# JOHN BULL

Vol. XIII. No. 321. | SATURDAY. JULY 27, 1912. | ONE PENNY

[Registered at the G.P.O. as a Newspaper.]

For meaning of this No. see Page 128.

*The world is a bundle of hay;*
*Mankind are the asses who pull;*
*Each tugs it a different way,*
*And the greatest of all is John Bull*

—BYRON.

**Edited by**
**HORATIO BOTTOMLEY.**

## VOTE THUS

# X

OUR

# INSURANCE ACT REFERENDUM

SEE PAGE 111

# Here's MY Barber

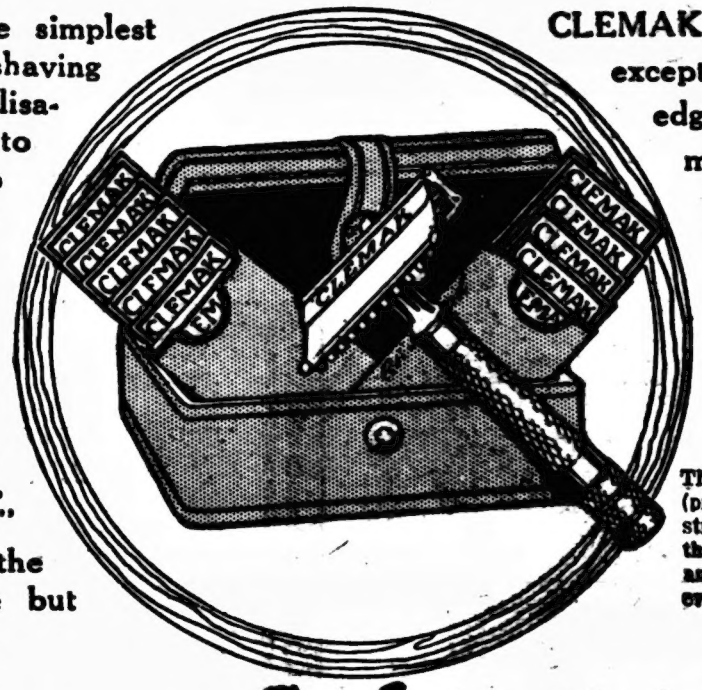
**I don't have to wait for him—he waits for me—always ready to give me a surpassingly smooth, comfortable shave, at any time of the day or night.**

With a CLEMAK you are absolutely free for life from shaving troubles and shaving expense.

**ONE OUTFIT WILL LAST A LIFETIME. THERE IS NO CONSTANT EXPENSE FOR NEW BLADES—THERE IS NO GRINDING OR HONING EXPENSE EITHER.**

ITS SHAVING EASE.

The CLEMAK is the simplest and most perfect shaving device known to civilisation. There is nothing to get out of order—no screwing, fixing or adjusting to waste your time. The blade is adjusted at the only right angle automatically. You simply press the knob and this fine, smooth, sure, safe, speedy, clean "barber" is ready to give you the best shave—not once but every day of the year.




THE PERFECT BLADE.

CLEMAK Blades retain their exceptionally keen shaving edges because they are manufactured from the finest quality Sheffield Razor Steel, hardened and tempered by our new electrical process—which is secret

The CLEMAK Stropping Machine (price 3/6, including good leather strop) compels you to strop at the correct angle and pressure, and ensures a clean blade for every shave.

# CLEMAK Safety Razor 5/-

**Note the original Link-Action.**

**See how it Automatically adjusts the Blade.**

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|---|---|
| CLEMAK Razor and Seven Blades | 5/6 |
| NEW MODEL SET & Twelve Blades | 7/6 |
| COMBINATION OUTFIT, Stropping Machine, Velvet Hide Strop and Twelve Blades. | 10/6 |

*"Made as well and shaves as well as any Guinea Razor."*

**OF ALL STORES, CUTLERS, &c.,**

or post free from the CLEMAK RAZOR CO., 17, Billiter Street, London.

POST IT NOW

CUT THIS CORNER – POST TO US – GET THE BOOK.

*Please post free your revised edition of "His First Shave" the humorous booklet illustrating in colours the most popular Clemak Outfits and useful Hints on Shaving.*

Name .....

Address .....

POST IT NOW

# JOHN BULL.

*Politics without Party—Criticism without Cant:*
*Without Fear or Favour, Rancour or Rant.*

Vol. XIII. No. 321. Week ending Saturday, July 27th, 1912. One Penny.


## IMPORTANT NOTICE.

*Letters must be addressed to the Editor or the Publisher, at 93, Long Acre, London, W.C., according to whether they relate to Editorial or Business matters.*
*All editorial enquiries* MUST BE MADE BY LETTER.

### TO READERS ABROAD.

JOHN BULL *is on sale at all Bookstalls and Newsagents throughout Great Britain and Ireland and the Continent as follows:—Paris, at the Railway Stations—Nord, Ouest, P.L.M., Orleans, l'Est; the principal Kiosques on the Boulevards, etc.; Messrs. W. H. Smith & Son's Bookshop, 248, rue de Rivoli; Libraries—Timotei, rue Castiglione; Brentano's, Avenue de l'Opera; Byron, rue Castiglione; Galignani, 224, rue de Rivoli; Anglaise, Avenue Victor Hugo; Charruel, rue d'Issy; Lebeau, Avenue Kleber; F. Tennant Pain, 18, rue Favart, Wholesale and Continental Representative. Railway Bookstalls and principal Libraries at Marseilles, Hyeres, Cannes, St. Raphael, Nice, Beaulieu, Monaco, Monte Carlo, Mentone. In India, A. H. Wheeler & Co., and all their railway bookstalls. It is also obtainable through Messrs. Gordon & Gotch's Agencies in the Colonies.*

## SPECIAL NOTICE.

*The Editor may be seen—by appointment—daily (Mondays excepted) between* 11 *and* 1 *at the City Offices,* 52, *NEW BROAD STREET, E.C., and between* 3 *and* 5 *(Mondays excepted) at* 93, *LONG ACRE, W.C.*

*ALL FINANCIAL, INSURANCE AND SPORTING ENQUIRIES MUST BE ADDRESSED TO THE CITY OFFICES.*

## THE WORLD, THE FLESH, AND THE DEVIL.

*[The Editor discourses upon passing events and topics of the day.]*

### THE STRIKE.

It is nothing short of a national scandal that this wretched strike should not have been settled weeks ago. The truth is, that there is really nobody in modern public life capable of tackling any big emergency As for the "Labour Party," it never comes upon the scene except when matters look like being settled. With the exception of Messrs. O'Grady and Lansbury, who has done anything? And, by the way, we have looked in vain for the names of our salaried champions amongst the Subscription Lists for the sufferers.

### THE NEWEST STYLE.

It is customary for Ministers, when dealing with Mr. Bonar Law, to upbraid him for the "new style"—in comparison, of course, with that of Mr. Balfour. But what about the newest style? Listen to Mr. Ure, on the Land policy of the Government: "Our new movement has struck consternation into our opponents, whose ineptitude borders upon imbecility." Such language degrades the tone of public life.

### NORTH-WEST MANCHESTER.

It is not surprising that strenuous efforts are being made to induce Sir George Kemp not to resign his seat. The constituency is an unique one; and it returned Mr. Churchill in 1906 not because it is Liberal, but because it is strongly "Free Trade." Mr. Churchill was the first Liberal to snatch it from the Tories; he lost it at a by-election, and Sir George Kemp captured it again. But Sir George does not like Home Rule, and wants to resign "for business reasons." If he does, it is a sovereign to a hay-seed that the Government will lose the seat.

### A CHANCE FOR THE CHANCELLOR.

A certain member of Lloyd's expresses his willingness to insure the raiment of Mr. Lloyd George from 10s. per cent., according to the duration of the risk covered by the policy. He cannot pretend the premium is exorbitant. In top hats alone his wear-and-tear must be something awful.

### AN ILLEGAL PARLIAMENT.

We are glad to have Mr. Justice Darling's confirmation of our view that Members of Parliament are now holders of "offices of profit under the Crown." Consequently, not having sought re-election, all their Acts and Proceedings are invalid. Mr. Justice Darling is not only a great humorist; he is a great lawyer—one of the very soundest on the Bench.

### MORE UNCLAIMED BALANCES.

"What about the Junior Army and Navy Stores and their dormant deposit balances?" asks a reader. What indeed—and why only the *Junior* Army and Navy Stores? And might not they have made a grant to their consumptive clerk Powell out of the money?

### "GAMBLING ADVERTISEMENTS."

The stupid Bill of the Bishop of Hereford has had a short life, having been "by leave" withdrawn after its ridiculous provisions had been exposed by Lord Newton and other level-headed peers. Does it ever occur to the Bishop of Hereford that professional religion is perhaps the biggest gamble in the world?

### THE COMING OF HEMMERDE.

Of course, every new movement finds a new man, and we shall be surprised if the Land Campaign does not put Mr. Hemmerde "right there." He knows the subject upside down, and, on the platform, is the most effective speaker of the Liberal Party. It is sometimes said that he has not the "House of Commons' style," and yet he is the only man who during the 1906 Parliament ever changed a vote. It was on the motion for a new writ for Worcester—which was refused as the direct outcome of the young K.C.'s maiden speech. As Solicitor-General, when Sir John Simon takes the place of Rufus, he will be a picturesque Law Officer.

**Our Insurance Act Referendum—Particulars on page 111.**

### The Obscurantists.

If the Government of this country, Liberal or Tory, employed men noted for their special ability in making themselves misunderstood to draft their forms they could not be more successful than they have been since the days forms came to be one of the first essentials of administrative government. It may be safely said that not one single form which comes out of the literary factories of the State is free from obscurity. Its expression is neither lucid nor limpid. "What is not clear is not French," once exclaimed a famous light of the Academie; so far as any single Government form is concerned, if it were clear it would not be English—at least it would not be English as she is understood by the exasperating obscurantists of Whitehall.

### "Whatever His Wages."

As the Insurance Act is so complicated that its author could not interpret it to the people, he called into being a body of special geniuses called the National Health Commissioners to do the job for him. This is how they do it. In their first explanatory pamphlet they have this footnote to explain something they find they haven't explained before: "If a man receives board and lodging the ordinary rate of 4d. is deducted, *whatever his wages*," the *italics* being ours. Now this is confusion worse confounded. For having made this statement, the Commissioners in the cases of certain people are computing the value of board and lodging, adding the amount of wages, and if the total is over £160 yearly, deciding they do not come under the Act at all. If the Commissioners cannot clarify their meaning they had better apply under the *Entente Cordiale* to the Governor-General of French West Africa for the services of a pundit from the wilds of Timbuctoo.

### Who Cares for the Blind?

The sighted manager of the Blind Institution at Bristol receives £1 a day. Recently he applied for an increase of 5s., and got it, but when the blind workers asked for a small increase in their wages they were refused. This was the sole cause of the strike at Bristol. But for the blind—how they work, or how they live, or how they die—who cares? Everybody knows they ought never to have been born.

### Exploiting the Sightless.

This strike reminds us that there is a Blind Institution in Tottenham Court Road, London. It takes pupils for basket-work, for each one of whom a fee of not less than six shillings a week is charged. In many cases these fees, so we are told, are paid for several years, though during much of the time the pupils have been turning out saleable work. In one case a man worked there for three and a-half years, and then received only 4s. a week wages, at least 6s. a week being paid for him all the while. What have the officials to say about this?

### Sunday Trading.

In his current parish magazine the Rev. W. H. Ferguson, Vicar of St. Paul's, Stratford, starts his letter with the story that a Sunday or two ago he saw a man with a little child enter a sweet-shop and present a coin for sweets. "There was an intended kindness in this man's heart towards the child," says our rev. friend, "but I thought what an injury he was really doing to the child in this lesson of Sabbath-breaking." It is a horrible story; but if we are not mistaken St. Paul's is not above doing a bit of trade for itself with children on Sundays.

### Sundarianism in Excelsis.

It is hoped Councillor Shelley, of Skegness, will be able to carry the rescission of the existing regulations prohibiting the opening of places of refreshment on Sunday. At present public-houses only are open to excursionists brought down to this little Lincolnshire seaside resort on Sundays. When it is remembered that children are now barred from these establishments, it is obvious that a great hardship is put upon visitors by the pharisaical restriction imposed on tea-room people. During the discussion in Council a gentleman named Borman rose to utter the beautiful faith that was in him. "Had I known," he explained, "that the new lavatories on the beach were to be open on Sundays I would never have voted for their erection." We do not know what religion Mr. Borman is on Sundays, but his physiological ideas seem to be woefully insanitary.

### The Guernsey Scandal.

As we feared when we wrote our Open Letter to the Lieutenant-Governor of Guernsey, the authorities have lost no time in getting the man Mahieu and his wife out of the country. Referring to what we then said, the *Guernsey Evening Press* remarks that a policeman duly left Guernsey with the two *déportés* for Cherbourg, but that some difficulty arose with the French authorities, and "the rumour has since reached the island that Mahieu and his wife are now settled in Jersey." Supposing this to be the fact, it is rather tumbling out of the frying-pan into the fire; for in the matter of antiquated laws there is not a straw to choose between the two islands. Our Guernsey contemporary agrees with us as to the scandal of a man being deported from a British dominion, in which he has lived for twenty-two years, for no other reason than that on the twenty-first year of his domicile his wife received medical treatment at the expense of the States. But why do not the newspapers and people of the Channel Islands press for the reform of such iniquitous laws?

### Quarter Sessions Savagery at Penzance.

According to the Calendar of Prisoners (and probably other works of reference), "Samuel Henry Leonard, Esquire" is the Recorder of Penzance. At the Sessions of the 12th July, Mr. Leonard had to try a prisoner, who "feloniously did steal one coat." It is true that this man, a labourer, had several previous convictions against him, but for nothing more serious than petty larceny. He had spent six years in India; since he returned to this country he had shown signs of mental derangement, particularly when under the influence of even a small glass of liquor, and it was while he was in liquor that he stole the coat. The man pleaded guilty—the jury expressing the view that it was a case for medical examination. The Recorder sentenced him to three years' penal servitude. 'Here's to Samuel Henry Leonard, Esquire! If they have any putty to spare in Penzance, they ought to erect a monument in memory of his glorious name.

### Two Months' Hard.

If it had been a suffragette who attacked Mr. Lloyd George at the Kennington Theatre she would probably have got a month in gaol from the magistrate and have been let out by the Home Secretary in about a fortnight—if he did not also present her with a service of silver plate as a memento of the occasion. But as for Mr. Charles Grey, he will have to do his two months' "hard" without any pity. Of course it is right that he should be taught the disadvantages of unrestraint. If everybody who says he hates Mr. Lloyd George as he hates Beelzebub were to go forth to wreak vengeance on him, the poor man would die a violent death.

THE GUERDONS OF FAME.

In less time than it takes the telling, judging by the way most people talk about him, the Chancellor would be tarred and feathered, thumb-screwed and racked, fried in fat, boiled in oil, stewed in his own juice, broken on a wheel, crucified, hanged, drawn and quartered, burned to ashes, and cast to the winds of heaven. But the great art of life is to keep cool—to bottle your choler, consume your own smoke, and keep your hair on. It is only in the accident of politics that the crack-brained people who go forth to play skittles and football with Mr. Lloyd George are not after Mr. Balfour, Mr. Bonar Law, Gineral Carson, or the Only Smith with the like horrific intention. We notice that when Grey was searched there was found in his pocket a bag of flour, which he admits he intended to throw over the Chancellor. All tragedies have their humour. Think of Mr. Lloyd George walking among his fellows wearing the white flour of a blameless life!

NO CHANGE HERE.

A man who has had a struggle with a policeman has been up at Willesden Police Court for preliminary investigation with a lot of draughts in his trousers. "Will you please allow me out on bail to change them?" he asked the magistrate. It was a vain appeal. In the heat wave it was, doubtless, the view of the magistrate that it would be grateful and comforting to have even forty rents in one's trousers.

BOY-FOOLING AT DUNDALK.

Members of Dundalk District Council have played an exceptionally mean and shady trick in connection with a clerkship in the Council's electric lighting station. On their behalf the Headmaster of the Technical Schools held an examination of the lads to qualify for the vacancy. Nine candidates entered and three passed, but on these three lads being presented to the Council for their choice, a resolution was proposed, and carried by 10 to 4, that the appointment be re-advertised. "You have made fools of a number of young lads," commented the Chairman. And we agree with him—the explanation, we suppose, being that the lad whom the majority of the Council favoured was not in the three who passed the qualifying examination. Surely the first principle of public life is that, if you pledge your faith, you shall keep it. Dundalk has some sorry representatives in its local Council, we fear.

WHAT'S THE MATTER WITH THE AFTERNOON?

We thought that all good little girls went home to tea, so we are surprised to find someone advertising in the *Stirling Sentinel*: "Girl wanted to go home at night." Of course we know nothing about the habits of North Britain, but there would be no need to make any such stipulation in this country. Where else should a girl go at night? And does the advertisement suggest no other duties? It does not even mention a salary.

SHALL AFFILIATION ORDERS BE ABOLISHED?

We are interested to hear from the Secretary of the National Union of Masters and Mates that "no sailor, and very, very few healthy men can say that they are not in debt to womankind for favours received." But surely there is an unintentional suggestion of niggardliness, not to say defaultings, about this statement. The Secretary's suggestion that all bachelors should be taxed 1s. a week for the benefit of other people's love-children staggers us at the first blush and invites a corollary that no one must ever be called upon to provide for his own.

MOCKER MISSIONARIES.

There has been a "missionary pageant" at Mentmore, a place which has associations with a missionary of Empire named Rosebery. One of the attractions was to dress up little boys as Red Indians. That was merely silly. But when we find certain brats taught to cadge for sixpences by a mockery of other people's prayers, we feel it is time to enter a protest. Missionaries are notoriously intolerant of every religion save their own, but we do think they might find some diversion other than blasphemous parodies of Moslem worship.

LYING LABELS.

The limit has been reached by an advertisement inviting people to "be smart and up-to-date" and buy hotel-labels to paste on trunks. Six "assorted" can be had for 2s. or 12 for 3s. 6d. In our innocence, we imagined that hotel labels, a hideous, impudent and unnecessary advertisement, were among the chief nuisances of Continental travel. Now it appears that there is a potential snobbery which is glad to affect journeys and pose peripatetically without the inconvenience of perspiring in trains and consorting with the cockney conductors of Mr. Thomas Cook. One of Disraeli's few mistakes was to say that "travel teaches toleration." What does the vicarious tourism of Thomas, as expressed by teasing reminders of unaccomplished trips, express except monkey megalomania?

HATLESS HORSES.

The first time we saw a horse in a straw hat, many years ago, we had to stop in a perambulation and shout with laughter for about five minutes. Then we became so much accustomed to this fashion in equine headgear that it was almost surprising to see a hatless horse in hot weather. Now, however, in the midst of one of the worst heat-waves known for many years, we have been horrified to notice that scarcely any horses are afforded protection for their heads. What on earth are the humanitarians thinking about?

THE SWEATING CASE AT LEITH.

It will be recalled that we recently drew attention to the fact that two married lavatory attendants, employed 57 hours a week by the Corporation of Leith, were receiving 14s. wages—a disgraceful instance of sweating by a public authority. Thanks to the persistence of Mr. Councillor Keddie, the Corporation have now somewhat atoned for this scandal by increasing the men's pay 6s. a week each. Imagine being a lavatory attendant in the hot weather!

A PROTEST AGAINST PENSIONERS.

Talk to the average man in the street about the employment of retired policemen, civil servants, soldiers and sailors, and you will find an almost unanimous consensus of opinion in favour of encouraging people who have devoted the best years of their lives to the public service. There appears, however, to be another side to the question, and we have received indignant letters complaining about "unfair competition." Of course it is perfectly true that a man in receipt of a pension can afford to accept smaller wages and thus undersell other workers in the market. Still, if we regard pensions in the light of deferred pay, it is difficult to see how we can prevent competition of this kind. It would be just as reasonable to argue that anyone who has saved a bit of money ought to be prevented from doing any work lest he should take bread out of the mouths of wastrels.

**Will be a true test of public opinion.**

### Justice on the Squint.

The Wrexham magistrates have fined a man 10s. and costs, allowing him a fortnight to pay the money, for working a horse in agonies. "On the horse's back was a swelling as big as a man's hand, and it extended underneath the saddle, and vinegar had been smeared over the wound in order to conceal it." "The most disgusting sight I have ever seen," said a tradesman who witnessed the horse at work. "The worst case ever brought before the court," said Mr. E. B. Jones, Chairman of the Bench, and after inflicting this ridiculous fine he calmly proceeded to give a mere drunk and disorderly six months' hard labour. . . . Two out-of-works were caught sleeping in a stable at Prittlewell, brought before the Southend magistrates, with Mr. J. W. Burrows, a recent Parliamentary Liberal and Labour candidate, in the chair, and sentenced—one to a month and the other to fourteen days' imprisonment. . . . James Saladine, treasurer of a Pulford Lodge of Oddfellows, misappropriated £107 of the funds. Charged at Chester, he was fined £1 and costs, and allowed to pay back the money at £1 a month. Isn't it a mercy he wasn't charged with sleeping out?

### Oh, What a Fall!

Strolling into the Passmore Edwards Library at Edmonton to read *The Times* (picture the scene!), a reader found that two pages of our good Lord Northcliffe's journal were blacked out. What a foul insult to a pillar of the nobility, he reflected. So he set to work to unravel the mystery. He knew these things were done in Russia, but he was surprised to find that a black star line existed in Edmonton. However, *The Times* can take care of itself. Yes, m'yes, but he turned to the next paper and found to his horror, amazement, and disgust, that 3½ columns of the immaculate *Daily News* had been relentlessly obliterated. This seemed too bad to be true. So he spent a halfpenny and found that the offending matter began as follows:—"At Newmarket—His Majesty Wins a Race With Le Lac." Of course the turf is a very wicked institution, not to be mentioned in a cocoa-laden breath, but is it not just a little bit indiscreet to obliterate a rare Royal victory and lead strangers to imagine that joy-strangling is necessarily revolutionary? What did Disraeli say about the unconscious machinations of stupidity?

### Kill-Joys at Reading.

The quarterly meeting of the Reading Wesleyan Methodist Circuit have passed a resolution urgently representing to the Town Council "the undesirability of allowing music in the parks on the Lord's Day." The Town Council will be well advised to treat this kill-joy resolution as it deserves.

### Vicar of Eastbourne and Sunday.

However, we note with pleasure the attitude of the Rev. W. C. Streathfield, Vicar of Eastbourne, on the Sunday question. "I am absolutely convinced," he said, in a recent sermon, "that under proper safeguards as to the character of the entertainments, the hour at which they take place, and the employment of the minimum labour, it is not only not wrong but right that Sunday concerts should be provided." And so says every man, parson or other, who isn't a bigot.

### Workington Finance.

From the current accounts of the Workington Joint Port Sanitary Authority we notice that the receipts have been £276 6s. 6d. for the year, that £16 14s. has been expended under the heading of "Hospital," and that to disburse this tremendous sum it has cost £15 10s. in establishment charges and £115 in salaries. The ratepayers cannot be looking.

### Yankee Jeers.

For no other reason than that the representatives of this country have come rather badly off in the Olympic Games at Stockholm—very badly off, in fact—the Yankee newspapers are full of cheap jeers and sneers at England. "Poor Old England!" is the mocking wail of the *New York Times*. Well, we have this, at any rate, for comfort: The Englishman is a sportsman. Unlike the Yankee, he does not whine when he loses and brag when he wins.

### Mummer Worship.

Nothing could illustrate more strikingly the absurdly exaggerated position of importance occupied by the theatrical fraternity in the public mind than the ridiculous fuss and fulsome gush about the marriage of Mr. Parsons and Miss Viola Tree that filled the newspapers recently. A royal wedding would scarcely have occasioned more excitement. Even the nuptials of Jim Crow and Jane Ann could not be expected to create greater furore.

### The Hellingly Asylum Scandal.

We understand that the Hailsham Guardians are in communication with the Home Secretary with a view to obtaining the exhumation of the body of the man who recently died in the East Sussex County Asylum, Hellingly, with his jaw and several ribs fractured. We have the highest opinion of the professional ability of the Medical Superintendent of this institution and his staff, and are sure he will be anxious to have the mystery cleared up.

### George's Joke.

One of the least popular parts of the Insurance Act is perhaps the alleged maternity benefit, thirty shillings scarcely affording adequate compensation for the pangs of child-birth and the responsibilities of education. Now, however, Mr. Lloyd George has been rather bringing ridicule upon the Act in a moment of post-prandial expansion. Hearing that one of the Insurance Commissioners had just become a father, the Chancellor of the Exchequer pulled out half a sovereign and invited his companions to make up 30s. as a present to the Commissioner, the press widely heralding the event as the bestowal of the "First Benefit under the Act." We suppose the point of the jest is that the Commissioner obviously receives more than £160 a year and would not be entitled to come under the Act at all.

### Sir Henry Maine on Party.

No force acting on mankind has been less carefully examined than Party, and yet none better deserves examination. The difficulty which Englishmen in particular feel about it is very like that which men once experienced when they were told that the air had weight. It enveloped them so evenly that the assertion seemed incredible. Nevertheless it is not hard to show that Party and Party Government are very extraordinary things. Party has many strong affinities with religion. Its devotees, like those of a religious creed, are apt to substitute the fiction that they have adopted it upon mature deliberation for the fact that they were born into it or stumbled into it. But they are in the highest degree reluctant to come to an open breach with it and count it shame to speak of its weak points. But the closest resemblances are between Party discipline and military discipline; and indeed, historically speaking, Party is nothing more than a survival of the primitive combativeness of mankind.—(From "Popular Government.")

**Let us have YOUR opinion of the Insurance Act—see page 111.**

*De Mortuis*——

We are sorry to hear of the death of Mr. Peter Russel, a prominent Hackney resident—with whom we came into somewhat bitter conflict a year ago, in connection with the representation in Parliament of South Hackney. We then said somewhat hard things about the deceased gentleman, but to-day we prefer, in the presence of the Great Leveller of us all, to remember only the fact that by dint of great effort and force of character he rose from a small and unpromising beginning to a position of honour and responsibility amongst his fellow-citizens. What a wonderful thing is death—how much more wonderful than life!

HAVE YOU VOTED?

Have you yet sent in your coupon in connection with our Insurance Act Referendum? You will find out all about it on page 111. This vote is much more important than the present parliamentary franchise.

LAW AND BUSINESS.

We have been struck recently by the growing desire on the part of business men to settle their disputes by arbitration rather than incur the expense and delays and uncertainties of the Law Courts. Now that we are for the time being free from Parliamentary work, our own services are being requisitioned almost daily in the capacity of arbitrator, our supposed knowledge of Law and Commerce evidently appealing both to disputants and their solicitors. So far, we have had the unique experience of pleasing both sides in the awards we have made.

ST. PANCRAS WORKHOUSE.

We are sorry our recent paragraph has resulted in the imprisonment of the Parochial Potentate's pony. The poor beast rarely gets exercised, and, in consequence, is seriously thinking of adopting the tactics of the Suffragettes and refusing its food. What will Jimmy Green do then?

THE WEEK'S "CHESTNUT":—

FARE (to driver of broken-down cab-horse, whose slow movements have caused him to lose his train): "Well, I must say, that *is* a horse—why, I don't believe he has a drop of blood in him!"

JEHU: "Now, that's strange, sir. Only yesterday I drove a gent. as lost his train just like you, and *he* said he had never seen such a sanguinary animal in the whole of his life!"

## HOW THE MONEY GOES.

ALDERMAN GORGE COMES UP TO TOWN ON BUSINESS AT THE PUBLIC EXPENSE.

# "John Bull's" Biscuits.

*["Taking the Biscuit" has become a classic phrase, expressive of a satirical reward or recognition. In this column we present, in all good humour, the token to such of our contemporaries and others as may have distinguished themselves by some unconventional utterance or act.]*

*For stating, in a letter to the "Daily Telegraph," that "Leigh Hunt was* BORN *on October 19th, 1784 . . . he was present at that strange scene when Byron cremated Shelley, in August, 1882 . . . in 1853 he removed to 7, Cornwall Road (now Rowan Road) in my constituency, and* DIED *on August 28th, 1859."*

Sir WILLIAM BULL, M.P.,
TAKES THE BISCUIT.

*For reporting Dr. Stevenson, the Redditch Officer of Health, as stating that: "The* BIRTH-*rate for the past month is equal to an annual one of 16.8 per 1,000, 22* BIRTHS *being registered. No less than four of these were persons suffering from consumption, one was* DUE TO WHOOPING-COUGH, AND ONLY ONE OCCURRED IN INFANTS UNDER ONE YEAR OF AGE,"

*THE REDDITCH INDICATOR*
TAKES THE BISCUIT.

*For reporting to his Board, according to the "Sligo Nationalist," that: "The Finance Committee* MET *on Saturday last,* NO MEMBER AT ALL ATTENDING,"

Mr. EDWARD WALSH
(Clerk to the Manorhamilton Guardians)
TAKES THE BISCUIT.

*For the following in a tale published in "Cassell's Magazine of Fiction": "'Ah!' The ejaculation was a* HISS,"

Mr. DAVID WHITELAW
TAKES THE BISCUIT.

*For issuing a form, in connection with the National Insurance Act, the first three questions on which are: "(1) When were you* BORN? *(2) Where were you* BORN? *(3) What* PREVIOUS *illnesses have you suffered from?"*

Mr. CHARLES W. BURNES
(Secretary of the Hearts of Oak Benefit Society)
TAKES THE BISCUIT.

*For stating, according to the "Staffordshire Sentinel," in a description of the delivery of Barnes, the bowler: "A few steps, then a couple of* STRIDES WITH BOTH FEET OFF THE GROUND, *and the ball is delivered with concentration and marked energy,"*

Mr. P. F. WARNER
TAKES THE BISCUIT.

*For stating that: "When the* PRINCE OF WALES WAS THE LATE KING, *his confirmation was a two-day function,"*

*THE PALL MALL GAZETTE*
TAKES THE BISCUIT.

*For reporting Mr. Lansbury as stating his intention of moving that: "In the opinion of the House the condition of education in India was* VERY SATISFACTORY AND DEMANDED THE IMMEDIATE ATTENTION OF THE GOVERNMENT,"

*THE DAILY HERALD*
TAKES THE BISCUIT.

*For stating in its report of the hearing of a betting charge that a detective testified that he saw the accused "take what appeared to be* SLIPS OF MONEY," *and found on him "£7 5s. 8½d.* IN SILVER,"

*THE BLYTH NEWS & WANSBECK TELEGRAPH*
TAKES THE BISCUIT.

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**The Insurance Act. All those IN favour—fill in the coupon on page 111.**

# HOW BANKERS ROB THEIR CUSTOMERS.—IV.

## A BANK OF ENGLAND CASE—A PAUPER WITH £500—FEEDING THE CHILDREN FROM A DORMANT BALANCE—PARSONS' LUCKY FINDS.

By HORATIO BOTTOMLEY.

This week I continue my selection, from cases which have been brought to my attention, illustrating the various ways in which the banks have been enabled to accumulate vast hoards of unclaimed moneys and securities. Next week I will deal with other aspects of the matter.

### How Dormant Balances are Kept "Alive."

A bank clerk tells me that many really dormant accounts are rendered "operative," in the sense that the bank itself operates on them every half-year or quarter, by bringing the balance down, adding interest, and deducting commission. The interest, as a rule, is not placed to the credit of the client, but is carried to an account called "Interest Account," or some such title. Therefore, the account, though quite dead, is made to appear operative *by the bank's own action.*

### A Forgotten Election Account.

A former Member of Parliament writes me:—"In the year 1900 I opened an account with a certain bank for the purpose of paying the expenses incidental to the contest for the seat. I lost the election and for a time left the constituency. At the last General Election I returned to my old love and proceeded to open an account at the same bank as before. I then remembered that I had never closed my last account, and that I should have a balance there. I made enquiries of the clerk and found this to be so. I remarked that if I had not made up my mind to contest the seat again I should probably never have heard of it. The bank official replied, 'Probably not.'"

### A Chesterfield Case.

The Chesterfield Town Council opened an account with a local bank in 1877 for the purpose of paying bills in connection with the laying out of Queen's Park in that town. Shortly after I introduced my Bill in the House of Commons, the bank manager wrote to the Council to say that there was a balance on the account of £50. An alderman proposed a vote of thanks to the bank for the information, but acknowledged that the balance had been brought to light by the introduction of my Bill!

### The Bank of England and a Chief Cashier.

The grandson of a former chief cashier to the Bank of England writes me that his grandfather died, leaving a large sum of money at the Bank. The relatives have repeatedly made application to them for particulars, which have always been refused. The money has been in the custody of the Bank since 1807.

### Two Instances from Leeds.

The vicar of a parish in the neighbourhood of Leeds opened an account at a Leeds bank for Sunday-school purposes. This was 80 years ago, and four years later the account became dormant. The vicar died and the account was completely forgotten. The present vicar, in searching through some very old parochial records, found the pass book, had it made up, and when it was returned to him found a credit balance of £168. A lady opened an account for the benefit of her children nearly sixty years ago. It became dormant in 1860. The lady died without disclosing to her children that she had banked the money on their behalf. Her sons and daughters recently instituted enquiries and recovered £163.

### A Pauper with £500.

Recently an old lady of ninety was found dead in her bed. She had lived for many years in a state of abject want. She was receiving a few shillings a week from the Guardians. So poor was she considered to be, that the neighbours paid for the coffin in which to bury her. In removing her goods they discovered a pass book showing a balance of several hundred pounds in the name of her husband, who had predeceased her. On examination it appeared that the account had not been operated upon for over thirty years. The book was sent to the bank and made up and returned showing a balance of £500. The local Guardians took possession of the money.

### A Case from Leicester.

A resident of a village near Leicester, who died recently, sold his property and placed the money in a local bank. At his decease, his nephew, who was the executor, made enquiries at the bank, and was asked if he had a deposit note. As no such document could be found, the relatives have been deprived of the money.

### Rescued from a Gambler and Lost Again.

The wife of a London clergyman in 1869 placed a large sum of money on deposit at a certain bank, to prevent her husband speculating with it on the Stock Exchange. She purposely withheld the name of the bank from her husband and children. In 1886 she was taken suddenly ill and died without leaving any clue to the name of the bank where the money was lying. Like the eccentric old lady mentioned in last week's issue, she, too, periodically journeyed to the bank, drew the money out, counted it and paid it in again at once. Twenty-six years have now passed since she died, and the relatives are still without a clue to the money, said to be a very large sum.

### Feeding the Children from a Dormant Balance.

In a large Midland town nearly thirty years ago a Free Breakfast Fund was established to provide poor children with a meal before going to school. It remained dormant and forgotten until three years ago, when the matter was brought to light by a gentleman, now very old, who recollected the fund being established and administered. He informed the secretary of a *new* fund which had recently been opened that a sum of £42 standing to the credit of the old fund was at the bank. The secretary claimed and got the balance and used it to feed poor children.

### Bank Trickery.

A case is known where a tradesman had a current account at his banker's and also, unknown to his relatives, money on deposit. He died suddenly, without telling anyone; the bank claimed against his estate for an overdraft on the current account, but did not disclose anything about the money on deposit.

### Another Parson's Lucky Find.

Only the other day the papers published an account of the receipt by the Managers of Christ Church Schools, Hope Street, Salford, of a cheque for about £90 which came to them in a curious way. Canon Stowell, whose late father was for many years Rector of Christ Church, in going through some papers came across a savings bank book, which showed that a small sum was deposited in 1865 to the credit of the Schools. For nearly fifty years the amount had remained at the bank forgotten, and it would possibly never have been thought of but for the fortunate circumstance that the pass book was unearthed by Canon Stowell. It will be seen that this case is very similar to one referred to above. Heaven—and the Bankers—alone know how many others there are!

**The Insurance Act. All those NOT in favour—fill in the coupon on page 111.**

## THE CITY AND SUBURBAN ——.

### A ONE-MAN PHILANTHROPIC SOCIETY.

Our attention having been drawn to what is termed the "City and Suburban Philanthropic Society," of 26, Southwark Bridge Road, we wrote the secretary asking for a balance-sheet. To our modest request, a Mr. S. Wood, styling himself the Honorary Secretary, replied that, as the Society had only been formed six weeks, a balance-sheet could not be sent until the end of the year. We then asked for the names of his Committee, and, as he failed to supply them, we gave him a personal call.

No. 26, Southwark Bridge Road is a small tobacconist's shop, and the newly-formed Philanthropic Society occupies a dirty little office on the top floor—which, by the by, happens to be the first. The Honorary Secretary is a grimy and greasy old man of about seventy years of age. When we disclosed our identity and urged that he should supply us with a few particulars with regard to his Society, he blurted out: "I'm the Society. Hang it, give us a chance. I've only just started!"

Perhaps this intimation will be sufficient to button up the pockets of any person who may be approached by Mr. Wood for subscriptions. He very politely asked us to give a donation of "a fiver," which we declined to do.

## THE "SOOTHEEN" SYSTEM.

### THE SLADE PROFESSORS LEARN A LESSON.

A reader sends us some correspondence with those jacks-of-all-trades, Henry Stephen Slade, of Ashton-upon-Mersey (whose original business seems to have been that of an accountant), Frances Susan Slade, Thomas James Seagrave and Charles Samuel Slade (both the latter seem also to be, appropriately enough, mantle makers at Manchester), and Mrs. Sophia McElroy, of 7, Northumberland Street, Higher Broughton, who carry on at 452, Stretford Road, Old Trafford, Manchester, a quack medicine concern under the *nom de guerre* of Sootheen Limited. From this we gather these philanthropists have learnt the lesson that discretion is the better part of valour, as they no longer flaunt before their prospective catch the bait of the very peculiar "testimonials" to which we recently directed attention. Our readers will not be surprised at this—it is scarcely necessary to say more than that two of them were dated April 1st and the others were "much of a muchness." We wonder whether the Slades will imitate their famous namesake and bequeath to the British Museum these valuable documents. They might also found another professorship of arts—they are very well qualified to do so, as what they lack in artfulness would apparently go under a very small thimble.

## "WANTED, A BALANCE-SHEET."

### MRS. MORLEY SENDS US A COPY OF THE ACCOUNTS.

Mrs. Morley, the prime mover and secretary of the Soberton Nursing Association, in compliance with the request contained in a recent paragraph under this heading, sends us a printed copy of the balance-sheet for the twelve months ended May 29th last, showing the expenditure of the £46 2s. 1d. raised for the maintenance of the Soberton Church Army nurse. A copy of the document, Mrs. Morley states, was duly sent to subscribers and placed for some weeks in the Church porch. We have much pleasure in making this statement, but notice that, although the balance in hand on May 29th is said to have been £7 16s. 11d. no nurse appears to have been appointed to follow the one who received her last salary up to February 12th and left in the circumstances to which our original informant alluded. By the way, the balance-sheet, although stated to cover the period from May 29th, 1911, to May 29th, 1912, is itself dated May 15th.

IF YOU LIKE JOHN YOU WILL LOVE MRS. BULL.

## THE K.C.'S LUCKY PROTÉGÉ.

### A VALUABLE FRIEND FOR A WORTHLESS WRETCH.

A reader, who strongly believes in the innocence of Stinie Morrison, sends us an interesting letter comparing the Whitechapel man's fate with that of Maurice Cecil Alabaster, the well-connected clerk charged with the wilful murder of a woman at a flat in Marylebone. Alabaster, it will be remembered, pleaded not guilty to the capital crime, but guilty to manslaughter, and the prosecution accepted his plea on the lesser charge. It appears that in 1909 he married a respectable girl, whom he deserted, and had given notice to marry the slain woman, with whom, therefore, he fully intended to commit bigamy had not the tragedy occurred. He had no means of living, but was a mean parasite, dependent on what the woman gave him. She had been throttled, though the actual cause of her death was alleged by the defence to be the terror into which she had been thrown by the prisoner's attack. However, the eminent King's Counsel appearing for the defence said that the father of this disgrace to the name of man was a personal friend of his and of some position, and that from the earliest date the accused had been abnormal. In his speech, he further said that the victim was intensely jealous of Alabaster and suspected him of unfaithfulness—apparently with very good cause—and had announced her intention of leaving him; he thereupon seized her by the throat to prevent her doing so, and she gave two screams and fell back dead. Mr. Justice Banks, in sentencing Alabaster to *nine months' imprisonment in the second division*, said that what he had heard was the story of a miserably wasted life!

And yet Stinie Morrison is serving a lifelong sentence, and was at one time very likely to pay the capital penalty!

## AN EXPEDITED EXODUS.

### THE EGYPTIANS AGAIN OVERWHELMED WITH WATER.

The drastic ejectment methods adopted by Sergeant Fielding and his colleagues of the Warwickshire County Police are the subject of much comment at Coventry just now. The operations were directed against a band of gipsies who had pitched their camp on a piece of vacant building land near Coventry, whence they hawked hardware, etc., through the city. Selecting a time when the menfolk were away from the camp, the gallant sergeant, with two constables and about twenty mechanics and labourers, armed with a fire hose, swooped down on the women and children and gave them ten minutes in which to clear off the ground. The women, lads and children did their best to obey, but were unable to collect their chattels and harness the horses in time, whereupon the fire-hose was connected to a hydrant and a jet of water directed over the gipsies indiscriminately. Not content with this, a man was incited to turn the hose into one of the caravans where a woman was lying in bed. The unfortunate woman, together with her bed and furniture, was drenched and a lot of crockery and other articles smashed, damage to the extent of £3 or £4 being caused. It appears that residents in the neighbourhood had made complaints respecting the gipsies, but, with a proper legal remedy provided, the case could surely have been met without inciting such a cowardly attack on women and children. People residing in this neighbourhood appear to be very sensitive, as dogs are not allowed to bathe in the local pond.

## "THE PROBLEM OF THE 'LOVE-CHILD.'"

### HELP FOR A SAD CASE.

We are very pleased to say that a kind reader, "In memory of a wife who died with her first child, without having to think of disgrace," has offered to give to the East End street newsboy, whose pathetic letter we published under this heading in our issue of the 13th inst., the £5 necessary to get together a home; while two others have offered to give the girl baby's clothes. After all, there is much goodness in the world.

# CINEMATOGRAPH CHARITY CHEATERS.

## THE L.C.C. WILFULLY BLIND TO THE FRAUD—SUNDAY TAKINGS FAKED.

"Charity," we are told, "covers a multitude of sins." No doubt it does; but if a person were to give a blind man a penny and then walk off with the dog, would that be a charitable act? Let us give a case. It is, as everybody knows, exceedingly wrong to do most things in this country on Sunday. Theatres and music-halls, for instance, are not permitted to open their doors for their normal entertainments.

In the case of picture palaces, however, that guardian of the people's morals, the London County Council, allows them to open—provided they are run "in the cause of charity." "And so," says the *Bioscope*, "there has sprung up in London a body of showmen such as the world has never seen, for they all work for charity on the Sabbath Day, and they receive no recompense for their labour, barring what they would have to pay their staff, and the sum at which they estimate they are out of pocket." Good, kind, charitable people!

We happen to know quite a number of cinematograph showmen; but, generally speaking, as far as our experience extends, they never give away much.

Roughly speaking, there are 200 cinematograph shows under the Council's control, doing business—or charity—on Sundays. We think this article will prove that the vernacular meaning may be attached to the word "doing"—at least in some cases.

On one recent Sabbath Day we visited many of these popular places of amusement. We need hardly say they were one and all doing a roaring trade. Usually crowds were waiting on the pavement in order to enter the building as soon as there was room. Let us emphasise the fact: ***Sunday is undoubtedly the most popular day at these cinematograph shows.*** But we shall see how the business done on that day is often represented—in other words, we shall show how the Sunday's takings are "faked." We have before us a Return, just published, purporting to show the first nine months' working of this charity scheme. It reads as follows:—

| | |
|---|---|
| Total receipts .. .. .. .. | £92,177 |
| Rent and out-of-pocket expenses .. | £44,043 |
| Wages .. .. .. .. .. | £18,363 |
| Profit for charity .. .. .. | £15,247 |

A little sum in arithmetic will satisfy the reader that this "profit" works out at about £2 per establishment a week—or, say, £1 a show! And this paltry result many of the newspapers acclaimed as a marvellous feat!

Now it will be seen that no less a sum than £14,542 appears to have vanished into thin air—the rent, wages and charity money falling short of the total receipts to that extent. But that is not all. After taking the full working expenses—such as proportion of rent, wages, electric current, rates and taxes, etc.—25 per cent. is returned by the Council, which, as will be seen, does not treat the proprietors of the shows ungenerously, and may fairly, therefore, expect them to at least "play the game."

### How the Trick is Worked.

We have before us the manager's daily return sheets of a certain "Electric Palace" Company. One illustration will be quite sufficient to show how the charities are diddled:—

*Faked Sunday Sheet.*

| | £ | s. | d. |
|---|---|---|---|
| Tickets sold at 3d. .. | 8 | 12 | 6 |
| ,, ,, 6d. .. | 11 | 2 | 0 |
| ,, ,, 1s. .. | 0 | 9 | 0 |
| | £20 | 3 | 6 |

This sheet is the one sent to the charitable institution for whose sole benefit the performances are supposed to have been held—but the following is the sheet kept in the office safe:—

*Actual Takings per Genuine Sheet.*

| | £ | s. | d. |
|---|---|---|---|
| Tickets sold at 3d. .. | 12 | 5 | 0 |
| ,, ,, 6d. .. | 15 | 14 | 6 |
| ,, ,, 1s. .. | 1 | 14 | 0 |
| Transfers .. .. .. | 0 | 10 | 0 |
| | £30 | 3 | 6 |

Naturally it will be asked what becomes of the £10 difference between the actual takings and the sheet "cooked" for sweet charity's cause. Don't imagine for a moment it goes into the manager's pocket. Oh no, this is no case of an employé's peculation—the Company owning the show gets the money. On the next day, Monday, the thing is "put right"—in this way:—

*Monday Sheet—Actual Takings.*

| | £ | s. | d. |
|---|---|---|---|
| Tickets sold at 3d. .. | 8 | 4 | 3 |
| ,, ,, 6d. .. | 5 | 19 | 0 |
| ,, ,, 1s. .. | 0 | 5 | 0 |
| Transfers .. .. .. | 0 | 2 | 0 |
| | £14 | 10 | 3 |

*Faked Sheet.*

| | £ | s. | d. |
|---|---|---|---|
| Tickets sold at 3d. .. | 9 | 12 | 6 |
| ,, ,, 6d. .. | 12 | 14 | 0 |
| ,, ,, 1s. .. | 1 | 5 | 0 |
| Transfers .. .. .. | 0 | 18 | 9 |
| | £24 | 10 | 3 |

It will thus be seen that the £10 stolen from the "charity" money on Sunday has been added to the Monday's takings! And we could go on quoting many similar instances.

Of course, it will be asked if the swindling detailed above has been brought to the notice of the London County Council. The answer is in the affirmative; but no steps appear to have been taken to stop this gross abuse.

We wish we could give here the name of the Company—an important one, possessing a large number of theatres—to which we refer, but the people behind the scenes, who have given us much valuable information, must be protected. We can say this, however—they are still prepared to give to the County Council sufficient evidence for a conviction of these mean pilferers if they are guaranteed that they shall not suffer pecuniarily by their public-spirited action.

In considering this matter, it must not be forgotten that the staff are paid—or are supposed to be paid—for their services. At any rate, the manager deducts his proportionate salary every Sunday, and fills up a form certifying that in addition he will receive a day's holiday for the extra work—this he *sometimes* gets.

The subordinate staff nominally also get paid for their Sunday labours, but in many cases a man whose services are worth, say, 25s. a week of six days is placed on the pay sheet for 22s. 6d. and given 2s. 6d. for the Sunday. These employés, again, are supposed to get a day's holiday—sometimes they do, sometimes they don't. If asked why they do not complain to the Council, their reply would at once be that it would mean dismissal.

It would be unjust, however, to condemn the whole of the cinematograph trade for the wrongdoings of a few black sheep—the majority of whom, by the by, are foreigners.

**Let us have your vote AT ONCE—See our Insurance Act Referendum—page 111.**

## "IF YOU SEE IT——."

### PUBLIC UNSAFE TILL WHITE STAR DIRECTORS HANGED.

Our readers will remember our prophecy that as soon as public apprehension had subsided the transatlantic liners would revert to their old dangerous northern course, the Board of Trade having—even after the *Titanic* tragedy—weakly relied upon their promise to safeguard the public and made no rule compelling them to travel by the more southern and safer route. We were, therefore, quite prepared to see in our morning paper of July 16th that :—

> Transatlantic liners have now resumed the old northern course, which was abandoned for a more southerly route in order to avoid icebergs after the *Titanic* disaster. The *Kronprinzessin Cecilie*, which arrived at Plymouth yesterday, was the first vessel to go back to the old course.

Nor were we surprised to read, four days later, that, on the very date of the publication of the above paragraph, the White Star liner *Adriatic* had "sighted a huge iceberg in latitude 48 deg. 30 min. N., longitude 42 deg. .06 W. She sent a wireless message to the *Mauretania*, which was following, and then steered southward, arriving four hours late at New York. The *Mauretania* also sighted the iceberg and reduced her speed to ten knots."

It was very lucky for the *Adriatic's* passengers that the berg was observed—probably she came upon it in the daytime. It will be remembered that the watch on board these leviathans is often very defective, as, though they carry hordes of cooks, stewards, waiters, masseurs and valets, a mere handful of able seamen have to do the practical navigation of the vessel. Oh, for a "Business" Board of Trade!

## KNOWLES' NONSENSE.

### "PERSONAL MAGNETISM" EXERCISED UPON COIN.

An individual styling himself "Professor Elmer E. Knowles," and practising upon the pockets of the unsophisticated under the name of "The National Institute of Sciences" at 258-262, Westminster Bridge Road, issues a pamphlet upon what he calls "Personal Magnetism—the World's Greatest Power." After suggesting that the "mighty and powerful influence that makes men leaders and rulers" can be easily developed by any fool who parts with his pieces to the "Professor," it somewhat descends from the heights in a chapter entitled "Promotes Employees, Increases Salaries," finishing up, like Silas Wegg, by "dropping into poetry." A reader into whose hands this precious effusion came did not take advantage of Knowles' "exceptional offer" of his system. He thereupon received a *printed* letter—got up in a style to imitate typewriting—expressing the "Professor's" astonishment that he had not had an immediate response, and adding that at the time he received the application he examined his records and thought it advisable to offer an "extraordinary inducement," owing to the fact that he was desirous of having a successful student in our correspondent's locality. It asserts that he kept the letter of enquiry on a special file, and before despatching the bogus personal letter had "just consulted the Directors of the Institute concerning the offer made," and was glad to be able to say that he had succeeded in inducing them to allow him to renew it. He is, he says—and we do not doubt his word—personally interested in seeing our correspondent take up the "sciences" taught in the "system." He then says he is going to do something for our correspondent—that is, furnish him with "The £6 System of Personal Influence and Healing, and the Radio Hypnotic Crystal for only 20s.," and also send free of charge a full delineation of his character with special advice and instructions. But Professor Knowles was too cocksure in announcing his determination to do our reader or do something for him—which meant the same thing. As the wizard is so generous with his free delineations of character, we will make him a present of one for himself—he is a mean, blatant, boastful humbug, who gains a dishonest living by practising upon the poor and ignorant, and *our* "special advice and instruction" to him is that he should clear back to Yankeeland as soon as he possibly can, though doubtless there is a difficulty in the way, in the shape of the rigid enforcement in the United States of the law against quacks and frauds.

## CARDIFF CLERKS AND EDUCATION OFFICIALS.

### A PECULIAR METHOD OF ENFORCING DISCIPLINE.

We have been asked to take up the cudgels upon behalf of the clerks employed in the Education Department of the Glamorgan County Council at Cardiff. We are informed that the Principal Education Clerk, Mr. R. P. Howett, who was appointed as recently as the end of April, on June 4th received a month's notice from his chief, Dr. James. Mr. Howett held excellent testimonials, extending over a period of ten years, and apparently no adequate reason was given for his dismissal. It is not surprising that he appealed, but when before the Staffing Committee he was asked to show cause why he should *not* be dismissed! The Committee decided to allow the notice to run its course, and the County Council, when the matter came before it, though it rejected this recommendation, left the case in the hands of the Chairman of the Education Committee and—Dr. James himself! These two graciously gave the Chief Clerk the option of resigning instead of being dismissed.

Now, as far as we can make out, the only reason for this drastic punishment of an official who for ten years had earned the approbation of those who had employed him in responsible positions, is that he is the cause of friction in the office. But surely it is possible that not he, but his superior, Dr. James, may be the discordant element—and this possibility is rendered something more when it is remembered that five years ago the whole of the clerks in the Education Department of the Council—some of whom had been thus employed practically since its establishment—took the extreme and hazardous step of resigning, after sending to each member of the Education Committee a circular letter setting out in detail their grievances against Dr. James. They stated that their action was due almost entirely to the conduct of the chief Education official towards his staff, and proceeded to specify their allegations against him—which may be said, shortly, to consist mainly of complaints of insulting language (such as calling them "idiots," "fools," "babies"), attempts at espionage, and the compulsory working through the night until 3 o'clock in the morning. The catalogue of grievances is a long one, and it is not surprising to gather that such a state of friction between the head of the department and his subordinates has been the cause of ridicule on the part of teachers, the Press, and the general community.

Surely, in view of their knowledge of this previous and general complaint, the Council should not stifle the matter.

## A COOL PROPOSITION.

### WHERE THE INSURANCE ACT SCORES.

We were much refreshed during the heat wave by a glance at a card headed "The Universal Mutual Aid," upon which the only name and address are those of "R. Shea, 91, Pretoria Road, East Southsea." There is no mention of a secretary or treasurer or committee, or even the address of the society or club, or whatever it is. The reader who sent us the document received it from a canvasser, who was going from door to door in Southsea, telling people that, in return for a penny for the card and another penny every three months, they would be insured against fire or accident. Such assertions are not, however, borne out by the printed terms, which state that "a collection of one penny per member will be made when a member's home is destroyed by fire or when a member meets with a fatal accident." In addition, it is said that "a quarterly collection of one penny per member will be made to defray expenses," while "the amount payable to members is not to exceed £100 in case of fire, or £20 in case of fatal accident. Twenty-five per cent. will be deducted from collections to defray expenses of collection, etc." It will thus be seen that the persons who give their money to Mr. Shea are trusting him blindly, and that in the event of a fire or fatal accident the return may be but a few pence, subscribed by the members themselves, and from which Mr. Shea, or whoever is the treasurer, will deduct a quarter. It is certainly a good thing—to keep out of.

**Mention our Insurance Act Referendum to all your friends**

## "THE PROBLEM OF THE 'LOVE-CHILD.'"

### FURTHER REMARKABLE AND INTERESTING CORRESPONDENCE.

As our readers are aware, it was our intention, with the ventilation this important subject received in our issues of June 29th and July 13th, to allow the matter to rest for the present. We have, however, received some very interesting and touching communications, which, brought before our readers, may tend to induce a more general charitable frame of mind towards those who suffer frequently for no fault of their own—or, if they have sinned, have long since paid the penalty. We, therefore, give them publicity, in the hope that they may result in the lightening of some very grievous and unjust burdens.

Take, for instance, the following pathetic case. The name and address of the writer are in our possession :—

> About five years ago I had an illegitimate child. The father, like most men, left me when he knew I was in trouble. I was then 18 years of age. Since then I worked hard to keep my child and myself. I have had to endure that which no other girl would. But then, I am not as other girls, because I have fallen. There is no one who I can speak of my trouble to, and so, reading your article, I thought I would turn to you and ask your advice in the matter. I have been walking out with a young man for 14 months. He has asked me to be his wife, and so I've told him all about the past. Nobody will ever know the pain it caused me to reveal my shame to him. But still it had to be done, and he is willing to marry me on condition that my child is put away in a home, so as his people never hear of my past. I do not think there is any shame in confessing to you how much I've learnt to care for him, so that is why I turn to you for help. Could you please send me any address of any home where I could put the child? It is a boy; he is now with a foster-mother in London. If you could reply I should be so grateful to you. I have tried Stockwell Orphanage, but he cannot go there as he is illegitimate. I must ask you not to publish my address because of people seeing it. I again ask your pardon for your trouble. But while reading your book I felt you would help me.

ANOTHER SUFFERER'S PAINFUL EXPERIENCE.

"A Lone Woman," who says she dare not add her name to her letter, takes a view of the physical and mental powers of the offspring of the unmarried which is certainly borne out by history. On this point it is surely sufficient to give two instances from the very dawn of the science, when it may be said to have been emerging from mere legend—the reputed founders of both Rome and Athens were illegitimate.

> I have been a reader of your paper for seven years, and must say that I have looked upon the day of its publication as the most interesting of the whole week. I have always hoped and longed for the introduction of the subject of the "Problem of the Love Child" into its columns. I speak from my heart, and I suffer acutely as the mother of such a child.
>
> I belong to a decent family, but was allowed to grow up innocent or ignorant. I met a man of good position and many promises—the details I will cut, they are too painful to recall. After six years of close companionship and real chumminess, I found myself about to become a mother. I was undoubtedly to blame as well as he, but I trusted him after all those years. I was left to face my trouble alone. I was an invalid for three more years after the birth of my child; I had fortunately saved a little money, and it was well, as the father contributed the legal 5s. per week only. After having gone through three serious operations, I went and begged him to do something more for his child. As he was about to be married and did not want me to call in the future, he made the amount double (10s. per week). Now, Sir, what chance have I to make a decent living with a young child on my hands? There are, I know, plenty of people who are willing and eager to take such children, but I have seen something, and heard more, of this horror, and nothing will ever induce me to part from my child while there is life in my body.
>
> I manage to find a little work to keep us from actual starvation, but what a life it is—never a sixpence to give the child a little pleasure or change; as to myself, I have forgotten what it means to be happy; it is enough to drive a woman to the Empire, but I hope, please God, to bring my boy up in such a way that he will not reproach me in after years.
>
> Imagine my state of mind, how I tremble when I think I may die before he grows up, and leave him to the mercy of strangers.
>
> I am not a flatterer, but I honestly believe you to be a jolly good sort and a real straight man, and, what is more, a just one. Now, does it seem to you sporting of men to treat women and little innocent kiddies like this? Do you consider it is a just or right thing for the Government of a so-called Christian country to practically wink at the ill-treatment, starvation and premature deaths of thousands of innocent children, children who probably, given a sporting chance to reach maturity, would turn out more brilliant and of better physique than those of married people, frequently the offspring of dull expediency? Ought not the mother who sticks to her infant and guards it through the dangers of childhood to be honoured and made much of, instead of being treated like a snake by all who know of her misfortune? I contend that *the unmarried mother who does her duty to her child is a better and less mercenary person than one who demands first to be sure of being kept in comfort for the rest of her life* before she gives herself to her lover.
>
> Sir, I long for the dawn of the day when your "Business Government" shall be an accomplished fact, when these dear, helpless love-tokens will be used as an asset to the nation, and the word "bastard" erased from our dictionaries.

A CASE FOR OUR WHIP.

A poor London reader sends us the following brave but painful letter. We are sure she has the keenest sympathy of our readers in her very hard struggle with the world. We only wish we could come across the young "fellows" referred to—we are glad our correspondent does not term them "men"—when we are out with our whip.

> You are quite right in saying that illegitimate children are thrown upon the world to look after and do the best they can for themselves. Not only do they have to find their own position in life, and practically learn their own manners, but, as in my case, wherever they go, somehow or the other it leaks out as to what they are, and all young fellows shun them when they are girls. Why, I do not know, for I am sure as regards good manners and respectability, I am quite their equal, but I suppose it is the way of the world that the child should have to suffer for the parents' misdoings. It is all very well for people to say the father should be made to bring the child up, but how about such cases as my own? My father I never knew, and my mother died an unmarried woman at the age of 23 years. That I do not complain about, but I am sure it was no fault of my own that I got brought into this world under such circumstances, and my greatest grievance is the way I am shunned in life by fellow-beings. I often tell people that they are not better than me but more fortunate, but the average young man of to-day has such big ideas as regards honour. Only just recently I was fortunate enough to pick up with a friend, and we were the best of chums until his parents found what I was. Then my friend was strictly forbidden to have anything more to do with me. I think myself it would have been more to his parents' credit to have allowed him to continue enjoying my friendship. Probably, there is no knowing, for the world is full of wonders, but that parent who denied his son the friendship which I would willingly have given him, he may be my own father, for all I know. Still, I wish you would insert this letter in your valuable book, and try and impress it upon young fellows, who, through ignorance and lack of common-sense, are not satisfied with shunning such as I, but absolutely insult them, and what they have the indecency to call me I cannot deny, although I am not to blame myself. I do wish the young fellows of to-day would try and associate with, not insult, those unfortunates who have no name of their own.

We have very much pleasure in printing the following from "A Northern Rector," whom we congratulate upon his broadmindedness. Would that all his brother clerics were like him!

> May I, as a clergyman, heartily endorse an article I have just read in your issue of June 29th on "The Problem of the Love Child"? I believe the vast majority of the clergy would warmly support any measure by which the responsibility of the father could be brought home to him. These children belong to the State and should be saved from the terrible disadvantages they now lie under. The father has injured the State in addition to the ruin of the girl, and the cruel wrong to the helpless child. The State alone is able to enforce this responsibility on him, and it should do so. I know well the difficulty (in comparatively rare cases) of proving parentage, and doubtless mistakes would be made; but the possible injustice on men could never be anything like the injustice upon women at present. I am not a politician, but earnestly wish Parliament would drop the unwieldy, controversial Bills now before it, and deal with this matter, and Poor Law, and practical Education.

**Everyone has a Vote in our Insurance Act Referendum.**

## OUR INSURANCE ACT REFERENDUM.

### VOTES ROLLING IN—HAVE YOU POLLED YET?—WIDESPREAD INTEREST IN THE SCHEME.

Our Referendum upon the National Insurance Act has thoroughly caught on, and votes are pouring in by every post. If you have not yet polled, be sure to let us have your coupon—and get all your friends to vote. We are very anxious to obtain a correct index of public feeling and have reason to believe that the Government will take serious notice of the result of our enquiry.

No trouble of any kind is involved. You have simply to make a X opposite any one, or more, of the lines contained in the subjoined coupon, to indicate your present view of the Act. We do the rest.

Envelopes should be marked in the left-hand corner "Act," and posted to us not later than Wednesday, August 7th. The result will be announced at the earliest possible moment after the closing of the poll. If the envelope is left *unsealed* and contains nothing but the filled-up coupon, a *halfpenny stamp* only is necessary.

It will be observed that we provide for four alternative opinions. Those who approve of the Act as it stands have simply to put their cross opposite the first line. Those who thoroughly disapprove of it and think it should be entirely repealed, should indicate their opinion by putting a cross opposite the second line. On the other hand, there may be many who think that, subject to various amendments, the Act is a desirable measure, and such a person should place his cross opposite the third line. It must be distinctly understood, however, that there is no necessity at this stage to indicate the nature of the amendments desired—it is sufficient for our present purpose to have an indication of the view, which will be obtained by putting the cross opposite the third line, that the principle of the Act is sound, but that its details require revision. Then there is sure to be a large section who have not made up their minds one way or the other, but who are in favour of giving the Act a fair trial, whatever its merits or demerits, and they will place their crosses opposite the fourth line.

And there may, of course, be readers who are in favour of both amending the Act and also giving it a fair trial; in that case they will place crosses opposite the third and fourth lines. In the same way, those who approve of the Act as it stands and who consequently will, at the same time, naturally wish to give it a fair trial, should place crosses opposite the first and last lines.

The voting papers will be carefully scrutinised, and the total votes given under each head, whether recorded separately or jointly with other votes, will be counted. We hope to announce the result in our issue for the week ending August 10th, but in any case not later than the following week.

| | |
|---|---|
| (1) Are you in favour of the Act? | |
| (2) Are you in favour of repealing the Act? | |
| (3) Are you in favour of amending the Act? | |
| (4) Are you in favour of giving the Act a Trial? | |

*Simply place a X opposite any one, or more, of the lines in this Coupon.*

## HUMAN DOCUMENT.—CCIV.

*[In this column, every week, we publish particulars of some human derelict, whose case, after full investigation, we are able to recommend to the charity of our readers. We are happy to say that in this way we have already been the means of bringing comfort into many a wretched home. All amounts subscribed are duly acknowledged, and no deduction of any kind is made by us.]*

### A CHILD'S APPEAL FOR HER PARENTS.

A schoolgirl, a child of thirteen years of age, wrote to us from Hampstead, unknown to her parents, the following very pitiful letter. We trust its publication may result in help being forthcoming from our readers:—

> Please excuse me writing to you, as it is to ask you if you could do anything to help my father to get work, for he as not earned a penny for some weeks. I take this upon myself, for I know it is not his fault if he can't get it. He is a builder's handy man, can turn his hand to do any work in the builder's trade. But he is willing to do anything; so if you can get him employment of any sort I know he would be very thankful to you for it. He is so worried; it is enough to make him, having a invalid wife, four young children, and expecting the landlord to take away the home every day and what he ain't sold. I know he has applied to the burrough for work day after day, week after week, and taken good reverences, but he has never had a day's work off of them or a loaf of bread; when he has had two lying ill all he could get was the doctor attendence, but would not give him work. If you could only do something to get him work, for he is a good, kind father, you would have the gratitude of poor invalid woman and her family. I wish I were older so that I could go to work to earn. I am only a schoolgirl, opening you would excuse me taking the liberty in writing to you.—I remain, your little humble servant, EVA.

We visited the home and find that it is a most deserving case. The family are most devoted to one another. The poor mother is in bed, ill for the want of proper food, and there are four little children—the youngest blind. The son aged nineteen, has just got work on the railway and has to walk three miles to reach it, but will not get any wages for another week, and then but 14s. a week. The father is forty-five years of age. The family is practically starving, and we confidently appeal, on their behalf, to the charitable. At the present moment they are pressed for seven weeks' rent at 7s., and 13s. for the feeding of one child at school.

We have received the following amounts, which we have duly forwarded to the subjects of the "Human Documents" named:

CXCVIII.—"Two English Roses," 8s.
CXCIX.—T. M., 5s.
CC.—A. B., 5s.
CCI.—A. B., 5s.; H. W. G., 1s.
CCII.—"Polei," 2s. 6d.; H. C., 5s.; L. and M., 2s. 6d.; E. S. M., 5s.; Mrs. K., 5s.; "Father o' Eight," 4s.
CCIII.—L. C. D., 2s. 6d.; "Working Man," 1s. "Nugget," 2s. 6d.

## OUR COLLECTING BOXES.

By the kindness of many of our readers we are enabled to add to our "Human Document" fund by means of collecting boxes, which they are good enough to place on their premises. We shall be glad to hear from others willing to assist in this work.

LONDON.—Mr. J. A. Harris, The Beehive, Christian Street, E., 1½d.; Mr. H. Morgan, 228, High Street, Shoreditch, 6d.; Mr. A. Pink, Bell, High Street, Shoreditch, 2½d.; Mr. H. Selinger, 51, Milton Street, E.C., 2s. 4d.; Mr. S. Brandon, 237, Mile End Road, E., ½d.; Mr. W. Blyth, Bell and Mackerel, 333, Mile End Road, E., 2d.; Mr. B. Benjamin, 65, Canal Road, Mile End, ½d.; Mr. P. Ellis, Crown and Sceptre, Woolmore Street, E., 2½d.; Mr. A. J. Busby, 94, West India Dock Road, E., 1½d.; Mr. J. Rophael, British Prince, Bromley Street, Stepney, 1½d.; Mr. W. M. Hill, The Crown, Mayfield Road, Dalston, ½d.

BRISTOL.—Mr. T. Mellish, c.o. Messrs. Dawsons and Son, Silver Street, 1s.; Mr. E. B. Haynes, Albion Hotel, Cumberland Road, 1s.; Mr. W. G. Watjen, Ye Grotto, 1s. 8½d.; Mr. T. Millsom, 123a, Hotwell Road, 4d.; Mr. F. J. Bicker, 13, Barr Street, 1d.; Mr. Attwood, Little Bootle, 88, Redcliffe Hill, 3d.; Mr. M. Rice, Phœnix Hotel, Totterdown, 1s.; Mr. G. M. Guild, Railway Hotel, Stapleton Road, 5d.; Mr. F. C. Wood, Golden Bowl, Jacob Street, 4½d.; Mr. W. A. E. Morres, Hope and Anchor, Clifton Place, 4½d; Mr. G. Alford, 126, Stapleton Road, 4d.; Mr. G. E. Skinner, Prince of Wales, Montpelier, 3½d.; Mr. C. H. Jones, Goat Inn, Old Bread Street, 2d.

Total, 11s. 2½d., which we have allocated to CCI.

**Mention our Insurance Act Referendum to all your friends.**

## THE PARTY GAME.

### HOW "PUBLIC OPINION" IS MANUFACTURED.

Let us this week take the first day of the Insurance Act to illustrate our text. According to the *Daily News and Leader*, there was "a complete failure of the evil prophecies," and "no confusion." On the contrary, "things went very smoothly," and "messages of congratulation poured in upon the Chancellor of the Exchequer from all quarters of the kingdom and many classes of society." Consequently, the regular reader of the *News and Leader* was able to taunt his fellow workmen upon the vindication of the Government's policy.

The reader of the *Daily Mail*, however, was made equally happy when he saw that one of the "first results" of the Act was "a strike of 11,000 men," and that the measure had "practically paralysed the work of the port of Liverpool." There were also "many trade disputes" and a general "dislike of tax cards." He therefore could equally gloat over the failure of the Government and make it warm for his mates during the dinner hour. (In passing, we may observe, that the strike of the 11,000 men entirely escaped the attention of the *News and Leader*.)

Now let us turn to the *Daily Chronicle*. July 15th was described as "red-cross day," and we read about the "Nation's tribute." We were further informed that "the machinery everywhere worked with remarkable smoothness," and that Mr. Lloyd George "was inundated with messages of congratulation from every part of the United Kingdom." (How the *Chronicle* came to know this is, of course, not explained.) The burning of the Act in the City was described as "an accountant's farce," which was apparently witnessed by "two or three hundred young fellows anxious for a lark to relieve the tedium of the lunch hour"—one of the features being the continuous demand for "three cheers for Lloyd George"—apparently from the young fellows anxious for a lark!

The *Express*, on the other hand, published a photograph of a crowd, apparently comprising several thousand people, witnessing the Act being publicly burned in the City. It further mentioned that the "first fruits of the measure" were that "20,000 Mersey dock labourers were on strike," that there were "many disputes," and in the detailed account of the burning of the Act we were told that there were "some thousands of people collected in the Square an hour before the time announced for the burning," and that there was "unlimited enthusiasm," etc., etc.

And then came the *Daily Telegraph*, which attributed the "calm philosophy" with which the Act was generally received to the great heat wave, the effect of which was "grotesquely damping rather than inflaming. . . It made the first day of the Revolution ever so damp a thing."

Thus is the poor man in the street fogged and fooled by his Party organs! Of course, the simple fact is that the Act nominally came into force on the 15th, but that actually its operation on any large scale did not commence till several days afterwards. What happened then will probably constitute a text for another sermon.

## THE INSURANCE ACT.

It's no use trying to "resist";
No matter how you kick,
The "stamps" have now become a law,—
By gum! They've come to stick!

The servants who have got the "push"
Have poor Lloyd George attacked;
They say through his "Insurance Bill"
They've been "Insurance S-Act"!

It's useless smashing window panes
By throwing half a brick;
The Suffragettes will have to learn
To "*stamp*," and not to "*kick*."

Our Bands of Hope should all rejoice;
And cease to whine and bicker;—
For Parliament has passed a Bill
That's sure to tax the "*licker*."

GREATREX NEWMAN.

## A KEEPER LOSES HIS TEMPER.

### ANOTHER EPPING FOREST COMPLAINT.

Here is another complaint regarding an Epping Forest keeper. A Walthamstow reader was cycling near Wanstead Flats Ponds one evening when he saw eight small boys running along the main road. Noticing that one of them was nearly naked, and thinking the other boys had run off with some of his clothes, our reader asked what was the matter, and suggested that the bare boy should put on a pair of trousers he was carrying. Then a stranger came up and said, without the least provocation, "It is the likes of you dirty dogs that encourage boys to bathe here." A remonstrance against such uncivil language provoked the following insulting menace: "You, worm, I'll break you in half and wipe the road up with you!"

The cyclist wisely took no notice of this threat, but he wrote to the Lord Mayor and the Chief Ranger, enquiring whether the keepers are authorised to speak to respectable citizens in such a strain, and whether it is considered their duty to hunt children along a public highway in a practically nude condition. The Town Clerk wrote from the Guildhall two days later, saying that the complaint should receive attention. But our reader heard nothing further for nearly three weeks, so he wrote again. Ten days later the Town Clerk wrote: "Your letter was laid before the Epping Forest Committee, and I am directed to state that they have enquired into the matter and they cannot find that the keeper exceeded his duty."

We have it, then, on the authority of the Epping Forest authorities, that keepers are entitled to apostrophise peaceful cyclists as dirty dogs and worms, also to utter savage threats of personal violence.

## "OUR BRAIN BOX."

### AN "OLD COUNTRYMAN" UP TO THE LATEST DODGES.

Under the heading, "Our Brain Box," the *Old Countryman*, of Toronto, Canada—a paper which, not content with annexing for itself the design on our cover (merely adding thereto a figure of a lady supposed, apparently, to typify the Land of Snows), has also purloined our "Biscuit" Competition, even paying us the compliment of not attempting to improve the wording of the announcement of the scheme—in its issue of July 6th, prints the following:—

> Victim (Toronto).—An acquitted person cannot, of course, be re-tried for the same offence, but the same facts are frequently used as a basis for a slightly different charge.

Strangely enough, in our issue of June 15th appeared the very same answer, word for word, except that it was addressed to "H. N. (London, W.C.)," the plagiarism of our Canadian contemporary being carried even to the blind extent of copying the hyphen which happened to split the word "retried," as it started at the end of a line! "*Our* brain box" indeed!

## PLEASURE STEAMER PERILS.

### AN ACCIDENT TO THE SCARBOROUGH S.S. "CAMBRIA."

The papers the other day contained an account of the going ashore in a fog of the Scarborough pleasure steamer *Cambria*, with about a hundred passengers on board. Again, as in the *Titanic* case, the sea was smooth, but the vessel was more fortunately situated, as the Scarborough and Filey lifeboats were able to go to the rescue, and all the passengers were taken off by the lifeboats and by fishing boats and rowing boats. It is significant that nothing is said of any part in the rescue being played by the *Cambria's* own boats. We may, however, fairly assume that she was not dissimilar from the general run of excursion steamers; that is to say, that there was absurdly—or shall we say tragically?—inadequate lifeboat accommodation for the number of passengers she was certified to carry. Those on board may therefore esteem themselves very fortunate in the accident having occurred where their rescue could be easily effected extraneously.

**Let us have YOUR opinion of the Insurance Act—see page 111.**

# What Do You Know About Business?

**An article of far-reaching importance to all who are engaged in business. Useful alike to the Clerk, the Salesman, the Traveller, the Manager, or the Proprietor of any Business, large or small.**

To the thoughtless, the easy-going, or the very young man this question may at first glance seem an insult.

Such a one would answer, in an off-handed sort of way: "Why, I am *in* Business—I am a Business man. I know all about Business—or I ought to do so."

Aye, there's the rub! He *ought to do*. But does he?

Let me put the same question to you.

How much do *you* know about Business? Unless you are a rare and brilliant exception—you will probably own after a mortifying self examination, that it is precious little indeed of sound Business knowledge that you really know—confidently and surely enough to bank on.

Yet without this Business knowledge your chances of doing well for yourself in the business world are very poor ones indeed. With it, there is

## No Position You Cannot Aspire To.

It is only necessary to look around, to read the daily papers, to listen to the gossip of the day, to realise that in no department of life into which intelligent men put sound knowledge and ability and "sticking in" qualities are the rewards so sure, so soon realised, and so lasting as in the great and increasingly-important world of Business.

Now what do *you* know about Business?

For instance, do you understand Book-keeping thoroughly? Could you draw up a balance-sheet? Do you understand exactly how the financial position of a tradesman or a firm is determined from his books? Do you understand a profit and loss account? Do you know when recovery of book debts is barred?

Do you know the law as it specially affects your own particular trade, business or calling? Do you understand the manufacturing of the goods you are concerned with or that the firm that employs you is concerned with? Do you know anything at all about manufacturing? Do you know how to figure depreciations? How to check leakage? Do you understand time-keeping systems?

You do not? Not thoroughly and authoritatively? Yet

## These Things are Business Knowledge.

Do you know much about the Income Tax? Do you know Company Law? Do you know the cost of the formation of a Company? The methods of amalgamation? Do you understand the conversion of shares into stock? Do you understand Compulsory Winding-up? Do you know all about County Court Business, Judgments, etc.?

Do you understand clearly what a Bankruptcy definition is? Or what the goodwill of a business really means? Do you know about cheques and banking bills of all sorts? Do you understand the difference between Insurance and Assurance?

Do you know how to start a Business? How to secure its credit, and to buy its equipment? How to organise its departments, build up its reputation, collect its debts, rake in its profits?

Do you know anything about big selling schemes? How to create a demand for any special article? How to meet competition? Do you understand the mail order business? Or how to hire and to coach and to deal with salesmen?

Do you know anything about advertising? Would you know how to engineer separately a national advertising appeal and a local appeal?

Yet these matters are Business Knowledge. And if you want to make money in business you must either know them or know where you can get authoritative and complete and up-to-date information concerning them and concerning the thousand and one points of doubt or difficulty that beset the business man in the course of his business day.

Now what are you to do?

You must get the "Business Encyclopædia."

You cannot do without it, whether you are an ambitious young man on the threshold of your commercial life or a mature business man who dreads that he may be crowded out of the Business fight owing to the present-day stress of competition. If you are young the use of the "Business Encyclopædia" makes you proficient in

## The Knowledge that is Your Stock-in-Trade.

If you are older, its use gives you the confidence founded on sound information, to enable you to act on your own business ideas.

It contains hundreds of business articles written by the most successful Business men of the day. Amongst these are: Richard Burbidge (Managing-Director Harrod's Stores), S. F. Edge (the well-known Motor Expert), A. W. Gamage, John Lawrie (Managing-Director William Whiteley, Ltd.), Sir Joseph Lyons, H. G. Selfridge, J. H. Rosenthal (Managing-Director Babcock and Willcox, Ltd.), Wareham Smith (Advertisement Director of the *Daily Mail*), and many others equally successful.

The "Business Encyclopædia" deals with nothing but business, but it treats of this important subject fully and completely and authoritatively.

## TWO OPINIONS.

**Messrs. J. S. FRY & SONS, Ltd., Bristol, write:**

"The volumes have already proved of great use to us, and we would not be without them on any account. We strongly advise all commercial men to purchase the work."

**A CLERK'S OPINION:**

Mr. G. W. Read, Clerk, Cortnam Road, London, N.: "I never made a more gratifying purchase. I regard the 'Business Encyclopædia' as a most profitable investment, and I very much regret that such a work did not come my way earlier in life."

# A FREE BOOK.

The Publishers have compiled a handsomely illustrated book—which will be sent to you FREE. It gives the names of the business articles written above, and it tells you all about the "Business Encyclopædia," and how it can be obtained for a first payment of 1s. 6d., the balance to be paid by small monthly payments.

To the Caxton Publishing Co., Ltd.,

54, Surrey Street, London, W.C.

Please send me, free of charge, a copy of the book describing the "Business Encyclopædia," and particulars of your offer to deliver the complete work for a first payment of 1s. 6d. only.

Name .....

(Send this Form or a postcard.)

Address .....

.....

## ENGLAND REVISITED.

By J. Crowski.

*[Mr. James Crow is our Licensed Crank. A brilliant exponent of unconventional ideas—invariably distorted and lacking in perspective, cynical and epigrammatic in expression—he is a journalistic cat amongst the pigeons. We accept no responsibility for his opinions—or his life, especially when he lapses into pseudonyms.]*

When I called myself Yakov Krovski, no one seemed to connect that name with Mr. James Crow. Now that I have returned to these islands after deportation, I have adopted a more British setting which may afford a clue to cousinship.

This is what happened. After receiving my deportation order I happened to come across an old MS. in a tool-box, which proved to the satisfaction of British Government officials that my reputed father had been naturalised in Houndsditch in the year of our Lord God 1865. The existing date of my birth is still more or less in dispute, and the marriage of my mother will probably occupy a great many judges for a very long time in Appeal Courts, and elsewhere. But, meanwhile, I am to have the benefit of the doubt and am permitted for the time being to return to your wonderful capital, the cradle of liberty, the feather-nesting place of Mr. Lloyd George. Now, you will want to know what differences I notice on my return.

### Commercial Cricket.

My most violent impression is concerned with the degeneration of games. British games have, of course, never really been pursued for amusement. But they have lately acquired a horrid commercial aspect, which I venture to ascribe to Party Politicians who have desecrated and depraved even the game of politics to a mere question of £400 a year. Visiting a cricket-match the other day, I found that, after paying half-a-crown, I had no opportunity of seeing any cricket. I could only walk about among peacock persons between high walls, as the proprietors of the ground had surrounded it with expensive stands. Not being an athletic person myself—we do not indulge in many physical exercises in Poland,—I found myself utterly helpless when jammed in the centre of a crowd of perspiring plutocrats. And there were few opportunities for refreshment, even though I had quite a large number of roubles in my pocket. Cricket, I suppose, is the most important concern of Englishmen at this time of the year, just as football is during the rainy season. But I find that commerciadism has extended down to all sorts of silly pursuits, even fives, where quite respectable little crowds pay quite respectable sums of money to look at young men beating hard balls with the palms of their hands. Why, even the game of dominoes has been invaded by commercialism, so that the hatless brigade in the neighbourhood of the Stock Exchange win and lose much money while sipping their liqueurs after their horrid stand-up lunches. Indeed, a fair friend of mine told me the other day that a young man had recently built up a fortune, if £10,000 can be dignified by that name, through playing dominoes very skilfully, and then putting the proceeds on an horse race. Personally, I rather like dominoes, because I am observant about little marks on the backs of the dominoes, and, if the waiters provide me with a new box, I can always correct my luck with the assistance of a little cigar-ash.

### Labour Loafers.

Even so serious a matter as politics has degenerated into a very feeble imitation of sport, certainly into a sport far removed from cricket. Modern politics have gone from bad to worse since I left your hospitable shores for your country's good. Even two or three years ago Parties used to sell honours in order to obtain money to carry on campaigns and secure office for a few greedy sharpers who called themselves Parliamentary leaders. In my innocence I fondly imagined that all this bunkum would be brought automatically to an end by the advent of a Labour Party. But the only result is that the game is now played by three Parties instead of two. For politics to help anybody we ought to devise a game which might afford amusement for any number of players. As it is you have not only the Cadburys, Rowntrees, Monds and other old-fashioned bosses at work multiplying their money-bags by pretence at philanthropy, but you have also a number of unwashed persons who have crawled out of the gutter on the pretext of representing the poor, and who do nothing to assist the poor to fight their natural enemies.

Outside Parliament you have, no doubt, a great number of excellent friends of the prowletariat who hold meetings at Tower Hill, run intelligent newspapers like John Bull and the *Eye Witness*, and instruct the public by such striking works as the "Book of the Revelations of Jim Crow." But the hour has not yet come. There are some voices crying very sweetly in the wilderness, but I am beginning to think that you will need some kind of revolution before they can come into their own and earn enough to make them independent of bribes and titles, and all the blarney which is now the principal part of Party machinery. Hush, or I may be deported again.

### Commerce.

Next to the games of cricket and high politics, we have the mummery of commerce. This is perhaps the greatest fraud of all. We have rid ourselves of robber barons, or at least clipped their claws. Now we have barren robbers, who produce nothing, are mere parasites on the patience of the poor. They have even imposed their religion, which is an organised hypocrisy, a conspiracy to teach the masses to order themselves lowly and reverently towards all who batten upon them. In olden days religion was a poetic dream, a spiritual fancy, a pageant of symbolic sentiment. Now it is a repression of all joyous instincts, a training for patient servitude, a gloomy devil-worship from which all the pleasures of devilry are sternly expunged.

### Childishness.

Oh! dear me, what a nuisance this is. I wanted to say a great deal about the rotten state of Denmark, and here I find I am almost at the end of my tether, like a bull terrier suffering from distemper. I must, however, squeeze in a few words about the increasing childishness of English people. This was chiefly brought home to me the other day when I picked up a daily newspaper and found the whole front page taken up with a picture of a lump of ice, and the enquiry, "Does this make you feel cool?" It did not make me feel cool at all. It made me hot with anger and contempt. Another time, I met someone who told me that it was Joy Day, and when I enquired what all the joy was about, I learned that it celebrated a new poll-tax which had just been imposed upon the poor. I think I shall get up a Lord Roberts Day to sing the pleasant prospect of our all devoting three years of our lives to drills and bloodshed. Another example of childishness is to be found in all the pageantry and mummery which are intended to distract sane people's attention from their grievances. You can scarcely go anywhere now without seeing a Royal Progress, a King and a Queen bowing and scraping in old-fashioned vehicles, receiving addresses about nothing in particular, performing meaningless mediæval ceremonies. Or else you are wedged in by silly demonstrations, or invited to play at being soldiers, or asked to hold up your hands in astonishment at an expensive and useless review. Why on earth do not politicians organise free theatres, or free cinematograph shows, or free drinks, or free dog-fights? Then the very Suffragettes might be persuaded to cease from throwing hatchets about and setting fire to theatres. What I am trying to impress upon you, oh ye fools and blind, is that the idea of the governing class is to prevent people from thinking. Gracious Heavens, are my new fellow-countrymen such idiots as to be consoled for their rags and starvation by extravagant displays?

### Flapdoodle and Flummery.

You may chide me as an impudent alien for all this unsolicited advice, but I have seen the beginnings of revolution in many lands, and lo! a revolution is here at hand. Besides, I eat my crusts and cabbages in the slums, I mingle with hungry crowds at Tower Hill, I listen to the gossip of Anarchist Clubs, I know that starving strugglers are not to be pacified by a poll tax which calls itself an Insurance Act, by meagre pensions which are not preferable to the workhouses, by false promises of housing, by teasing talks about the land, by vague visions of votes, by all the flapdoodle and flummery of Party Politicians.

**Everyone has a Vote in our Insurance Act Referendum.**

# IS BALZAC IMMORAL?

## An Unexpurgated Edition.

It is a matter of common knowledge that the recent announcement of an edition of that great French author, Balzac, in its complete and unexpurgated form caused a considerable stir in certain quarters.

Fortunately, however, the publication is now an accomplished fact. For though the prurient-minded may see wrong where none is meant—and Balzac certainly did write of nature as he found it—it would have been a thousand pities if the public had been deprived of this its first chance of reading Balzac as he meant it to be read.

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| Cousine Bette | The Lily of the Valley |
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An Article of the greatest importance to all men appears on page 113 of this number.

## OPEN LETTERS, POSTCARDS AND TELEGRAMS.

**To His Majesty the King.**

SIR,—Delighted at your continued success on the Turf. In following the example of your revered father by associating yourself with the national sport, you give additional evidence of that hereditary instinct which is rapidly enabling you to fill the void left by his untimely death. God save the King! JOHN BULL.

**To Oscar Hammerstein, Esq., Opera House, London.**

MY DEAR HAMM,—If you had asked my opinion before you had lost your £45,000 on trying to run opera in London, I would have told you what to do with it; and if you will come to me before you lose any more in the same pathetic endeavour, I will tell you what to do with that likewise. I do not know any spectacle in this world more depressing than that of a man dropping sovereigns into a bottomless pit. He looks so much like a fool.

You told your audience the other night that it has always been a mystery to you why the intelligence of London allows itself to be without grand opera. I am mystified that you should perceive any mystery. The intelligence of London long ago came to the conclusion that opera isn't much of a catch when it is grand, and that when it isn't it is about the durndest infliction ever put on the soul of man; and, as you have come to the conclusion that it is grand merely because it is ancient and stale, or modern and dull, sung, in languages nobody understands, by people who have to be everlastingly puffed in order to be heard of, I don't mind saying that I think you might as well strike up "Home, Sweet Home," and quit. You have built a lovely theatre; if you could find another Caruso and another Tetrazzini you might lure London to the soft and reposeful cushions. In a city where everybody sings the latest out to the accompaniment of a fiddle, a concertina, a tambourine, a brazen instrument, or a piano, especially on Sunday and bank holiday nights, opera has to be mighty grand to draw.

As for calling on Parliament or the London County Council to take over your beautiful edifice and run grand opera on their own, in accord with your suggestion, you will get no response except a stony stare. We are all busy collecting ninepence for fourpence; and we cannot stand any further strain—even of grand opera.

JOHN BULL.

**To John Vaudin, Esq., Magistrate, St. Heliers, Jersey.**

DEAR MAGISTRATE,—On former occasions I have had some cause to notice the eccentricity of your decisions as a Jersey magistrate. Not many days ago you inflicted a fine of £5, or a month in default, on a poor Frenchman whom you found guilty of "insults"; and now, having before you another Frenchman, one Emile Denes, on the charge of striking and kicking a woman, assaulting the police, and being drunk, you make a fool of yourself by an astounding display of leniency, fining the brute £2 a or a month. Jersey law is a crazy enough tangle without being complicated by muddle-brained decisions such as yours, sir. It is impossible for any man, let alone a small farmer from the parish of Trinity, satisfactorily to administer justice anywhere without a sense of perspective and balance, and I am very much afraid it will be a long time before you acquire either. However, seeing that you are where you are, I earnestly recommend you to try; when you have succeeded pray call my attention to the fact without delay, and I will mention your name to the Lieutenant-Governor. Meanwhile you are on my list.

JOHN BULL.

**To the Bishop of Hereford.**

MY LORD,—May I express the hope that your recent snub over the Gambling Advertisements Bill will cause you to take a rest from these constant assaults upon the liberty and self-reliance of the people? Remember, you are no longer the Rugby Headmaster, nor are we all schoolchildren. If you really want a job, here is one—go down to dockland, and, if you cannot settle the strike, comfort the starving victims. *That* is Bishop's work.

JOHN BULL.

**To G. W. Peach, Esq. (Chairman), S. Smedley, Esq., and W. L. Mugliston, Esq., Magistrates, County Hall, Derby.**

GENTLEMEN,—I am very much more surprised that you should have permitted the withdrawal of the prosecution of George Rowland Chetwynd for stealing Dr. Barron's motor-car at Spondon than I am that you have ordered all the documents in the case to be forwarded to the Public Prosecutor. It is one of those cases, unfortunately not rare in our English courts, in which the whole circumstances raise the suspicion that, whatever may be said to the contrary, all men are not equal before the law.

Dr. Barron is a bachelor, his sister being his housekeeper. His car was kept in a shed at the Vicarage, some distance from his house. The car was not required on a certain Sunday. On the Monday morning, the door was found burst open and the car gone. It was ascertained that the driver had altered the number, and gone on to Aberystwith, where he was detained until the arrival of the police and Dr. Barron, who, apparently to his utter astonishment, found the prisoner was a young man recently engaged to his sister.

In the face of these facts, gentlemen, the application for the withdrawal would have been sufficiently curious on any grounds, but it was made still more so by the grounds on which Dr. Barron based it, and the vague unanimity with which it was backed by the medical men called for the defence. Dr. Barron said he had come to the conclusion that prisoner was not responsible for his actions. Naturally, your worships demanded other evidence than the mere statement of an interested party. Then Dr. Parry Jones was called to say that, though Mr. George Rowland Chetwynd's mental condition was at present normal, he had evidently recently been suffering from an illness known to the profession as mental stupor, and that a patient in this condition was not responsible for his actions. The Governor of the prison was also called, but could say nothing more than that, though Mr. Chetwynd was quite normal mentally when he arrived at the prison, he quite agreed with Dr. Jones. With every respect to your worships, I do not think this evidence was convincing. Nineteen other medical men should have been called to say that Mr. Chetwynd suffered from toothache, sore feet, loss of hair, pains in back and loins, furred tongue, spots before the eyes, and kleptomania. The idea of a gentleman stealing a motor-car in the dead of night, altering the number, and also obtaining petrol and whirring away without paying for it, while in a condition of mental stupor is not a whit funnier than that of a poor hungry devil stealing a loaf of bread in a fit of stupor—yet it is almost certain that that nefarious criminal would have got two months' hard labour at the least.

It is evident from the conditions attached to your permission for the withdrawal that you are not at all easy in your minds about the case. For myself, I am strongly of opinion that you should have dismissed the application and directed the prosecution to proceed. JOHN BULL.

**To Edgar Jones, Esq., M.P., House of Commons.**

YOUR EXCELLENCY,—With great regret I learn that the reason you were unable to take part in the public welcome to His Majesty at Merthyr was that you did not think it was "consistent with your dignity to be one of many on the platform." What a pity you did not let me know in time to alter the arrangements; I feel sure that had it been known to the Mayor and Corporation that you intended being present, you would have had the platform all to yourself. JOHN BULL.

**Mr. Justice Lawrence, London.**

Have noted you don't mind arbitrating National Telephone, but protest being expected to make arithmetical calculations. Quite right; your lordship might make them wrong. BULL.

**Sir Francis Campbell, Normal College Blind, Norwood, London.**

Sorry hear resignation. Hope many happy years in well-earned retirement. BULL.

**Bathurst, M.P., House of Commons.**

What evidence have you for belief foot-and-mouth disease deliberately imported this country from abroad? Explain yourself more fully. BULL.

**Our Insurance Act Referendum—Particulars on page 111.**

# THE BITER BIT.

**WINSTON: "Yes, sir, I dare say it *is* a big 'tax' on you, but you see it's 'compulsory national insurance,' and the money *must* be found."**

# JOHN BULL IN THE CITY.

## THE STOCK MARKETS.

By "Verax."

The attack on the Dardanelles had a depressing effect upon the Paris Bourse, but otherwise has not had much effect, and may help the Powers in their efforts to bring about peace. Whether Consols fell to 74 on the Dardanelles incident, or on the unsettled position of national finances, is a moot point, but the effect upon other gilt-edged securities has been general, and has caused declines ranging from 2 points downwards. Home Rails are just now moving in accordance with the dividend announcements and estimates. The American market has rallied, as I said it would, and with American Rails, Coppers are steadily on the up-grade. Mexican Rails show significant strength, and there is a belief in well-informed quarters that a rearrangement of the capital, especially in connection with the first preference stock, is being hatched. Miscellaneous specialities have lost their bloom, and my warning against the high-priced shipping stocks is justified by events. There has been no flourish of trumpets over the introduction of American-Marconis on the Amsterdam Bourse, while there are strong indications that the South African market is on the eve of an important improvement.

### Imperial and Foreign Corporation.

Last Friday the first annual meeting of the Corporation was held, when Lord Balfour of Burleigh, the chairman, was able to give the shareholders some very favourable information. Not only is a dividend paid at the rate of 5 per cent. to December 31st last, but also a dividend on the new ordinary shares after the splitting arrangement had been carried out to June 30th, at the rate of 7½ per cent. per annum. The earnings in respect of commissions, interest, etc., were £106,563, excluding profits on their large interests in Russia—an excellent result for the first year. The net profit up to June 7th was £91,127, out of which, after payment of dividends, the whole of the preliminary expenses have been written off, carrying forward a balance of £11,526. The chairman was able to tell shareholders that apart from £223,879 in high-class securities, the other investments taken at cost price amounted to £450,000, the greater portion of which is represented by the holdings of the Corporation in the Russian and English Bank, and in the Russian Investment Trust, from which evidently good profits are expected, which will be published at the end of the year. The chairman also stated that the Bank has excellent prospects, as he ascertained himself when he visited Russia with Mr. Austen Chamberlain and Mr. Amory. An important point is that the Corporation keeps nearly 40 per cent. of its capital in the most liquid form—cash and short loans. It has also undertaken the re-organisation of the Anglo-French Mercantile and Finance Corporation, on condition that the paid-up capital of that company should be written down to £400,000. The Imperial Corporation and their friends would raise a further sum of £600,000, and take control of the management and appoint Mr. Austen Chamberlain chairman. The new alliance will, it is expected, conduce to the mutual benefit of both concerns.

### Oil Fuel Still Going Ahead.

If the report proves correct that the White Star Line intends to convert one of its boats to the use of oil fuel, this will be one of the most important bull points that the oil industry has had for a long time, as possibly all the liners might be converted. The Fuel Commission for the Navy, moreover, is expected to deal with oil as fuel. Again, the *Canadian Pacific Railway* has made successful experiments with oil on locomotives converted from coal to oil, and it is expected that in a short time all the engines on the Vancouver Island division will be converted to that type. In the meantime, the oil market has been rather quiet, with the exception of *Russian General Oil Corporation*, which have been hoisted to 2. *Shell Transports* and *Ural Caspian* have been comparatively dull, while *Mexican Eagles* are quiet, and Maikop shares are awaiting the output of the *Black Sea Oilfields* and *Maikop Victory* wells; but there is no doubt that the near future will see very important developments in the use of oil, and consequently also in Oil shares.

### Home Railway Dividends, Past and Future.

We are now in the thick of the Home Railway dividend announcements, and the *Metropolitan District* has, so far, easily carried off the honours by paying a dividend on the second preference at the rate of 4 per cent. per annum. The *Tilbury* comes next, with a distribution at the rate of 6 per cent. per annum, against 4 per cent. per annum a year ago; but this is of academic interest to the market, in view of the coming absorption of the line by the Midland. The *Great Eastern* reduction of 1 per cent., to 1½ per cent. per annum proved a facer to the market, the reduction in the distribution representing £76,000, so that, besides a published traffic decrease of £64,500, the company's working expenses increased considerably. By the time these lines reach my readers, the Lancashire and Yorkshire, Metropolitan, Brighton, South Eastern, Chatham, and sundry other dividend announcements will have made their appearance. On Friday, the 26th inst., the Midland, North Eastern, Great Central, South Western, and Taff Vale dividends are due; on July 30, Hull and Barnsley; August 1, North Western; August 2, Great Western, and the market estimate is of an all-round reduction of ½ to 1 per cent. per annum. But, even if the reduction is somewhat greater, the same has been pretty well discounted in the present level of quotations.

### An Impartial View of Rubbers.

Last week I asked the question whether Rubber shares were at the turning point. After some delay the answer has come in the shape of a moderate improvement in the leading shares, which has been fostered by the fact that shares are now in very short supply, so that any little demand at once tells upon quotations. *Linggis*, *Vallambrosas*, and *Rubber Trusts* have, of course, led the movement; while, amongst the shares specially mentioned by me, *Highlands*, *Anglo-Malay* and *Pataling* have improved.

### The Kaffir Dividends—Rhodesians Hardening.

The tone of the Kaffir Circus has improved of late, which is not surprising, in view of the fact that something like £3,700,000 will be distributed in dividends in July-August. There are also other favourable points, such as the reduction in working expenses, which will be brought about by the new arrangement for recruiting labour, while already for June the total profits of Rand mining companies showed an increase of something like £30,000, considering that the month was one day short of May. This is due to the reduced ratio of working costs of 18s. 6d., and the profit of 10s. 4d. per ton is better than any profit which has been realised since April, 1911. The floating supply of Kaffirs is small, and, under the circumstances, an improvement is probable.

### American and Copper Progress.

The intrinsic position of Americans and Coppers continues very favourable—especially in view of the encouraging crop news. True, there is a probability of the *Milwaukee* dividend being reduced to a 4 per cent. basis, but it will apparently be raised again to its former level if the position improves sufficiently during the present half of the year. As regards the Copper market, the statistical position is decidedly favourable, the world's visible supply of the metal being estimated at no more than 68,000 tons at the end of June, while the consumption is at the rate of at least 80,000 tons monthly. There has been good buying of *Great Northerns*, *Unions* and *Amalgamateds*. As regards the rumour that *Union Pacifics* will cut the dividend, I hear, on good authority, that this is not the case, and that the profits will show 14 per cent. on the Common stock.

### Nigerian Tin Shares Irregular and Partly Easier.

As long as official information is withheld with regard to the actual state of things on the Anglo-Continental properties, it is not likely that Nigerian Tin shares will rise much. The best has been made of the news which was available from the *Naraguta* and *Champion Tin*, and there is a rumour of negotiations between the *Naraguta* and *Naraguta Extended* for an amalgamation, but until reports from the engineers come with regard to the present position, it is not likely that any improvement in these shares will hold. I am glad to see that the *Keffi Tin Company* has issued a circular giving the latest information. Sluice boxes for the treatment of the alluvial are being supplied at the manager's request. Explosives have also been sent for the development of the lode area, and the company's consulting engineer reports that "sufficient work has been done to prove that the lode formation extends about 1½ miles on the property, and carries cassiterite in large quantities at various points, and that with regard to the alluvial this has been proved to exist on nearly every part of the area, being richest and purest near the lode formation, where it is often of very coarse grade, and remarkably free from iron and other impurities." *Keffi* shares stand at only 6s., and *Toro*, of the same group, at 3s. 3d., and there does not seem to be much risk in buying these shares, considering that the capital of the Keffi is only £50,000 in 5s. shares.

**Our Insurance Act Referendum——**

## NOTES.

### W. O. Russell and Co.

The Official Receiver's Observations in this case are entertaining reading. There is something about a fire which broke out "after the premises had been closed for the night," and unfortunately the minute book, share register, cash book, day book and sales ledger were consumed in the flames—just in the middle of the audit! Most annoying!

### The Bank of Egypt.

Shareholders in this concern have received a rude reminder in the shape of the calling up of the balance of the unpaid capital—in three instalments—to be spread over the present year. It is true the Liquidator coats the pill with the hope that a portion of the call will be sufficient to see matters through, but if the news which from time to time filters through from Egypt is to be relied upon, we are afraid the prospects of any return are remote.

### Law, Car and General Case.

The form of allegation by the plaintiff in this case is typical of its kind. He invests money in the concern with the object of making money, and loses. Then to get his money back he flings charges of fraud and misrepresentation. Having put up his counsel to allege fraud, and thus prejudice the jury, he withdraws his allegations in that respect, but persists in his charge of misrepresentation, and comes off in triumph with a verdict for £600, involving in fact £65,000 (for other shareholders will now commence similar actions), while honourable men are branded with misconduct.

### United Plymouth Hotels.

We have before us the second report of the Debenture Holders' Committee, which fully confirms much which was said by us in connection with the transactions between this Company and the Law Guarantee and Trust Society. We are told that the Society was "almost from the beginning fully aware of the unsatisfactory nature of the Debenture-holders' security," and further that "the interests of the Debenture-holders have all along been sacrificed so as to postpone the heavy loss which would have arisen on the realisation of the security, which loss in that event would have had to appear in the Society's accounts." Rather serious allegations these.

### Royal London Mutual.

When an industrial assurance society has the courage to come into court to answer charges of obtaining business by means of forged policies we are very pleased to see it succeed; and we therefore congratulate the Royal London on the result of its recent action.

### "Arthur Williams and Co., Bankers."

It will be remembered that some time ago these people commenced an action against us for libel, and further, that during the recent Public Examination of the Editor, Mr. Astbury, K.C., ventured to suggest that we had brought improper pressure upon them. The action has now been dismissed, with costs.

### Peninsular and Oriental Steam Navigation Co.

Notwithstanding the many denials, there is no doubt that an arrangement is on foot and near completion for an amalgamation of the P. and O. Company with the Royal Mail Steam Packet Company, and a working agreement is likely to be shortly concluded, whereby an amalgamated service is secured, combining the Cape and Australian Mail and other services. The Royal Mail has recently acquired the Union Castle Line, the new mail contract to the Cape being about to be arranged. Sir Thos. Sutherland and Sir Owen Philippe, previous to the latter's recent departure for South Africa, had many meetings; in fact, Sir Owen was daily in the the P. and O. office, and a working agreement and amalgamation is being fixed up whereby some of the fast P. and O. steamers proceeding to Australia shall work the Cape mail contract in conjunction with the Union Castle steamers, and, after landing mails and passengers at Cape Town, proceed to Australia.

### The Investment Registry.

A large number of enquiries having reached us in reference to this institution, the control of which, we understand, is now in the hands of Mr. Hayes Fisher, M.P., we are making a full investigation into its system of business.

### Chilean Oil Fields.

Mr. Lewis Hamilton, the consulting engineer to the company, has just returned from a month's visit to the properties, and we understand that he is much impressed with their prospective value. The production has considerably increased, and from other information in our possession we predict a sharp rise immediately there is a market revival.

## NEW ISSUES.

### Braichgoch and Rhognant Slate Quarries.

This is essentially a concern which should be left to those familiar with the district. We are not told why the previous working was abandoned, or what, if any, profit was made, and there is a serious discrepancy between the terms of tenure set out in the prospectus and those mentioned in the Valuers' report. The estimates of future profits are fantastic.

### Dorchester Electric Company.

A Canadian concern, formed to fight the Quebec Railway, Light and Power Company—which may at any time reduce its price and thus cut the ground from under the feet of the new company. The issue consists of debentures, at present held by the Industrial Securities Corporation of Montreal. What did it pay for them? It is the absence of all information upon such matters that makes us more than ever suspicious about these Canadian issues.

### Brazil Railway Company.

Messrs. Speyer Brothers offer £2,000,000 of 5 per cent. debentures at 98. The object of the issue is to obtain the control of the Uruguay Railway Company and the Brazil Land, Packing and Cattle Company, but not a word is said as to the present financial position of either of those concerns. We regard the scheme with suspicion.

### Chant and Paddon.

A small and apparently respectable concern, but engaged in the risky business of trawling. The preference shares should be all right, but we do not recommend the ordinary.

### Anglo-Brazilian Meat Company.

This concern takes over a private beef curing business which has been carried on for the last fifteen years in Brazil, and which apparently has earned substantial profits. But isn't £20,000 just a bit stiff for preliminary expenses—with a share capital of £140,000? One of the directors is Sir J. D. Rees, M.P., so the Board meetings are likely to be lively!

### Frederick Bostock, Limited.

Nothing like leather, and although the firm appears to have been trading beyond its capital we gather that the whole of the present issue has been secured, and, therefore, things should be smoother in future. There are five directors—all Bostocks.

### Chilian Northern Railway Company.

This company, whose share capital is half-a-million, wants a cool million in debentures—guaranteed by the Chilian Government! But who will guarantee the Chilian Government? There are already another million of debentures out, with power to issue upwards of a million more. We do not think we shall apply.

### Cuban Central Railways.

More debenture stock, on the top of over half a million of the same kind and class already issued, and to *come after* nearly a million of prior charges. The interest alone absorbs about two-thirds of the revenue of the company, and we regret that we cannot endorse the view of the usually ultra-cautious *Financial Times*, that there is "a good margin of security." Indeed, we look upon these debentures as anything but a desirable investment.

### Egham and Staines Electricity Company.

This is a purely local and very small concern, which should be left to the residents of the district. The general public will not be particularly interested in supplying Egham with electric light and power—notwithstanding that the foundation stone of the company's station "was laid by the Lord Mayor of London, Sir T. Vesey Strong, P.C., on September 30th last." Such an issue as this is the *reductio ad absurdum* of joint stock enterprise.

### Kinemacolor de France.

We understand that the prospectus of this company will be issued next week. We dealt fully last week with the outline of the scheme which the company was formed to work.

### James Lyne Hancock, Limited.

This company is being issued with a capital of £120,000 divided equally into ordinary and preference shares, the issue being confined to the Preference shares. Having regard to the old-established and prosperous nature of the business, we anticipate a very large subscription.

**Will be a true test of public opinion.**

# JOHN BULL'S FINANCIAL LETTER-BOX.

*Letters containing enquiries must be addressed to the City Editor,* JOHN BULL, *52, New Broad Street, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.*

**A Postal Order for 1/- must accompany each Financial or Insurance Enquiry.**

PREMIUM BONDS.—W. L. (Lewisham) and P. L. C. (Leyton)—Cunliffe, Russell and Co., 10, Place de la Bourse, Paris, are the best firm for this class of business.

"INSURANCE TRUTH."—E. G. D. (Greenwich) is not satisfied with certain transactions he has had with a Mr. H. Plaisted, who apparently runs this publication. We should have been surprised were it otherwise.

CONSOLS.—AGAMEMNON.—We hesitate to advise you to sell after the fall they have had. We are afraid the prophecies mentioned cannot be relied upon.

INVESTMENT.—A. J. WIDOW.—Whitbread 4 per Cent. Debentures stand at 88, and are one of the best debentures in brewery stocks. London County and Westminster Banks are a different kind of investment. The shares are £5 paid up, and stand at 21½, yielding at this price £5 4s. 9d. per cent., but there has to be taken into account the uncalled liability of £15 per share, which in the case of such a well-managed Bank, with its huge capital and resources, is more or less nominal.

ARIZONA COPPER BELT MINING CO.—LUX (Motherwell).—These shares are not dealt in on this side, and in view of the difficulty there would be if at any time you wished to sell, we would not advise an investment.

CALL OPTIONS.—BATTLE AXE.—We are afraid we cannot help you. You were very foolish to buy a call of Canadian Marconis for seven days. If you will give us the date you bought the option, we will look into the matter.

LONDON VENTURE CORPORATION.—NEOPHYTE.—At one time this Company was very successful. Being largely concerned in rubber shares, which lately have been falling heavily, there has been a sharp relapse. You had, however, better hold.

AMERICAN FILM TRADING CO.—B. S. (Shepherd's Bush).—There is no market for the shares. You will be fortunate if you escape the call.

UTAH BINGHAM CO.—W. P. (Cardiff).—This Company was reconstructed on the terms granted to you, and you cannot demand any more. You will now have to wait and see if the Company will retrieve its position, which up to now has been disastrous.

LONDON-PARIS OIL AND RUBBER TRUST, LTD.—H. W. M. (Southampton).—There is no market for these shares, and they are valueless. Perhaps this will meet the eyes of other shareholders who have been victimised, in which case we shall be pleased to place you in communication with them.

VICTORIA PALACE OF VARIETIES.—PARKIE.—If you can sell at par, do so, by all means; if not, write the secretary and ask him to make you an offer.

4½ PER CENT. INVESTMENTS.—CELTIC.—We would not advise you to invest in any of the Companies you mention. We have already given our opinion on these various investments, and further comment is needless. Neither do we recommend you to place your money in Canadian Land Companies. The following is a selection of investments which would suit you best:—Metropolitan District Four per Cent. Guaranteed Stock, at 90; Grand Trunk Railway Four per Cent. Guaranteed, at 92; Vickers Five per Cent. Third Mortgage Debentures, at 106; and Royal Mail Five per Cent. Debenture Stock, at 109 ex.

C. L. (London).— If you knew as much about the antecedents of the proprietor of the "Investor" as we do, you would not trouble about its contents.

WEST AFRICAN TRAWLING TRADING COMPANY.—J. L. (Birmingham).—This concern is under the same control as the Volta River Company. Need we say more?

DUNDERLAND IRON ORE CO.—J. O. (London).—We agree that many of the statements in the prospectus are open to criticism.

SYNTHETIC PRODUCTS.—T. M. F. (London).—Pay no more at present. We shall be dealing further with the matter shortly.

STANDARD OIL CO. OF MEXICO.—C. R. P. (Waters Cross).—It is not advisable to sell, as there is a good chance of recovery in the price. A gentleman well known in City circles and of considerable experience has been despatched to the property and it is expected he will pull it round.

MYSORE REEFS.—H. S.—There is no market for these shares, and in any case, therefore, you have no option but to hold. No information is available beyond that which was given at the meeting, and, personally, we are very much afraid that any further funds put up in connection with the reconstruction will do as little good as previous reconstructions have done.

PREMIER OIL AND PIPE LINE.—HIBERNIAN.—(1) Recent dividends have been at the rate of 10 per cent. per annum, payable quarterly. A sound Company, and a fair purchase on the reaction. (2) Canadian Marconis would be preferable, especially on any temporary reaction.

£100 INVESTMENT.—HEDLEY VICARS.—You might as well hold Consols now but you can invest the £100 in question in, say, the new Queensland 3½ Bonds which were issued at 96, but can at present be bought at over 1 discount, although we are not sweet on the stock.

LOCAL LOANS.—M. H.—It is impossible to foretell what will become of gilt-edged securities in the near future. The public are generally looking for a higher yield and at present there is no confidence in Home Securities. Local Loans are quite safe, but whether they will decline in sympathy with Consols it is difficult to say.

WEST RAND CONSOLIDATED MINES.—L. R. S. (Liverpool).—The Company is largely over-capitalised, the capital being £2,000,000 in £1 shares, which are now standing at 10s. The mining results in the Western Rand are generally very irregular. This Company has lately increased its profit a little, the May one being £6,000. It belongs to the General Mining group and is well managed. We are unable to say when the turn for the better will take place.

CHANNEL COAST, ETC., FREEHOLD RESORTS, LTD.—P. C. (West Wycombe).—We think the undertaking has a promising future and understand that the dividend on the Preference Shares is assured.

GALICIAN OIL LANDS AND ROYALTIES TRUST, LTD. we believe to be a quite respectable concern. T. G. (Camberwell).—The first paragraph of the above will answer your enquiry. Mrs. W. (Wallingford).—Having purchased the additional shares, you must complete the purchase. We are returning the certificate of your original holding, and the other papers you sent us. E. H. (Bootertown).—We understand that the scrip has been delivered to you duly stamped, so you need pay nothing further.

BRITISH FREEHOLDS' INVESTMENT SYNDICATE.—ALBIONITE.—Let us know how much you have paid, and we will advise you further.

THREE POLICIES.—J. B. (Lancaster).—The policies being in your wife's name, and the premiums, we presume, having been paid by her, we are of opinion that she is legally entitled to them, and can assign them or obtain money on them as she may elect. It is a pity that any dispute should have arisen, and we trust you may be able to come to some arrangement that will have the effect of again establishing harmonious relationship. We return the correspondence.

MUTUAL PROPERTY INVESTMENT.—SANTAN.—We have your further letter enclosing this Company's prospectus. On page 7 it is stated that the certificate payments may be discontinued after a period of 5 years and a surrender value obtained, the value varying from 25 to 120 per cent. of the subscription paid. Inasmuch as the only obligation on the part of the Company is to return in the event of death before maturity of the certificate the full amount of subscriptions paid, together with interest and profits, the payment of a cash surrender value representing only 25 per cent. of the subscriptions paid during 5 years is exceedingly low, and in our opinion inequitable. At the same time the surrender value being fixed and definite, we do not see in what way you would be able to obtain more than the Company stipulates to return should the Bond or Certificate be discontinued at the expiration of the 5th year of membership. You are entitled under the Act of 1909 to a copy of the balance-sheet, which you say you have not received. Obtain this and let us have it, together with your Bond Certificate, and we will then give the matter further attention.

MUTUAL LIFE ASSURANCE.—J. H. W. (Bristol).—Your letter informs us that you accepted a policy of this Society 20 years ago and that when the insurance was effected through the local agent, the sum of £280 was offered, payable July 7th, 1913. You joined, you say, under the tontine system, and having written the Society you have now received an offer of £135 8s. and other reduced options. It is evident that a misunderstanding has arisen somewhere. Having contributed £306 13s. 4d., you naturally feel upset and allege that you have been deceived. Your case clearly requires to be thoroughly investigated, and you had better obtain legal advice from a local solicitor of good standing.

MANCHESTER MUTUAL INSURANCE CO.—H. A. F. (Maida Vale).—There is no mention of this concern in any of the reference books. The Manchester Unity Independent Order of Oddfellows, 97, Grosvenor Street, Manchester, insure against sickness and death. Probably the best Company for the purpose you have in view is the Century Insurance, 27, Queen Victoria Street, E.C. Write for their prospectus.

BRITISH EMPIRE COLLECTING SOCIETY.—W. C. J. (Longton).—Having regard to the number of well-established friendly societies already in the field, we fear the building up of a new one, "offering benefits which are not contained in the National Insurance Act," would be a difficult matter. We observe that a number of the existing societies have already drawn up important tables of supplemental benefits, including payments in the event of death.

LIVERPOOL VICTORIA POLICY.—ARGOSY.—The guardians may have a claim for maintenance and cost of interment upon the legal representatives of deceased, but we fail to appreciate their view that the policy moneys which have been received by your friend should be applied to those purposes, and he had better instruct a solicitor to send a suitable reply.

WESLEYAN AND GENERAL.—BERT WATCHET.—The policy on the life of your step-mother is clearly illegal. In the first instance, you should apply to the head office for the return of the premiums paid. Let us know how you get on.

PURCHASE OF POLICY.—W. G. A. L. (Alloa).—The information is not given in sufficient detail to enable us to make a precise calculation. We think, however, you would be safe in purchasing from £100 to £105.

BRITANNIC INSURANCE CO.—R. E. P. (Farringdon Road).—Your letter informs us that about ten years ago you were induced to apply for a policy on the life of a friend, being told at the time that you could effect the insurance without her signature, and that the assurance was perfectly legal. Subsequently you were worried into applying for another policy on the same life, whereby the premium payment was increased by another 1s. a week. As you do not appear to have any insurable interest in the life of your friend, you had better write the Company and ask them if they are prepared to cancel the policy and return the premiums paid. You must remember the Company have carried the risk for several years, and that they recognise by the second column that the policies are on the life of another. Both policies were effected prior to the Assurance Companies Act, 1909, and therefore came within the provisions of the law then in force, whereby it is proved that in order to constitute an insurable interest the person insuring must have had some pecuniary interest in the person assured, or must be liable or accountable for some loss arising through the death of such person. Under the Act of 1909, however, it is recited that no policy effected before the passing of this Act with a collecting society or industrial assurance company shall be deemed to be void by reason only that the persons effecting the policy at the time the policy was effected had not an insurable interest in the life of the person assured. You will gather therefore from this explanation that in the absence of fraudulent misrepresentation at the time the policy was issued you could not successfully sue the Company for the return of the premiums paid on the ground merely that no insurable interest existed at the date the respective policies were applied for and taken up. Your policies have been returned.

REFUGE ASSURANCE CO.—A. P. M. (Stapleford).—Before we can advise you we require to know in whose name the policy was issued and the relationship which exists between you and the assured. Let us have this information and at the same time send us the policy, when we will endeavour to ascertain what benefit, if any, you are entitled to at the present time. G. E. (Ontario).—Your case is by no means exceptional; it is made very clear by our correspondents that a large number of policies have been issued by Industrial Assurance Cos. without the knowledge of the assured. In your case you inform us that your wife insured you without your knowledge and that if your name is on a paper it is a forgery. Having regard, however, to the existence of the assurance now extending over 20 years, and in respect of which the liability to pay the amount of the assurance has been carried by the Company, we should advise you not to put forward any legal claim you may have for the return of the premiums. We hope you are prospering in your new home.

PRUDENTIAL ASSURANCE CO.—M. R. (Quay, Waterford).—You are bound to serve in London. W. V. (Leicester).—All the premiums paid are recoverable. J. W. W. (Walthamstow).—You can obtain either free policies or a small cash surrender value. A. G. (Old Compton Street).—You are not entitled to free policies unless you have paid for five years. M. C. (Luton).—You could surrender your daughter's policy for cash, and have a free policy on the oldest of your own. The others are of no value. J. O. J. (Llangollen).—The will would have to be proved in the usual way, and the death duties deducted. ENQUIRER.—You have acted foolishly. In closing your agency take credit for all the money owing by people, regarding the number of weeks they are in arrears. You have been induced by the false promises made to you to pay £17 of your own money. Litigation would be too expensive in your case. Like thousands of other agents, you must lose your money to make dividends for the shareholders.

*(A number of replies are held over.)*

**It is requested that all letters sent us relating to the validity of policies held in Industrial Assurance Co.s should be marked on the envelope "Industrial." Owing to the thousands of enquiries which have been received, some little delay in dealing with them is unavoidable, but every endeavour is being made to expedite matters.**

**The Insurance Act. All those IN favour—fill in the coupon on page 111.**

# We Make This Remarkable Razor Offer to Back

## THE DURHAM-DUPLEX IDEA

You can buy outright for **2/6** a DURHAM-DEMONSTRATOR Razor and DURHAM-DUPLEX BLADE! With it is enclosed a coupon which enables you if you desire, to exchange this for a complete Durham-Duplex Standard Set 21/-, or a Durham-Derby Set 10/6, your 2/6 being credited on your new purchase.

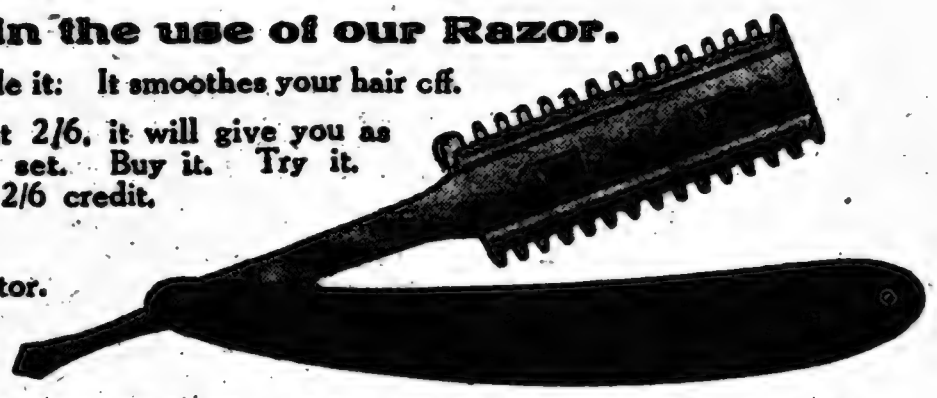
## We Want you to Know what "Durham-Duplex Shaving" is.

The Demonstrator is a sample of the Durham-Duplex idea. Our Razor has the hang, set, and CORRECT DIAGONAL STROKE of the old style Razor without the dangerous naked Blade. Its superb Double edged Hollow ground Blades are securely Guarded, and may be Stropped on any Strop.

**There is no art in the use of our Razor.**

You apply it FLAT to the face and glide it: It smoothes your hair off.

Here is the Demonstrator at 2/6, it will give you as good a shave as our regular set. Buy it. Try it. Keep it or exchange it with 2/6 credit.



Apply to your Dealer for Demonstrator.
If any difficulty write to

**THE DURHAM-DUPLEX RAZOR CO., LTD.,** 5, YORK BUILDINGS, ADELPHI, LONDON, W.C.


The Subscription List opens to-day (Wednesday), the 24th day of July, 1912, and will close on or before Friday, the 26th day of July, 1912, for Town, and on or before Saturday, the 27th day of July, 1912, for the Country.

The Issue has been Underwritten and the Directors will proceed to Allotment forthwith after the closing of the List.

A Prospectus has been filed with the Registrar of Joint Stock Companies, which states amongst other things that:

# JAMES LYNE HANCOCK, LIMITED,

Has been incorporated under the Companies (Consolidation) Act, 1908, with a

## CAPITAL OF - - - - £120,000

DIVIDED INTO

**60,000 6 per cent. Cumulative Preference (and Participating) Shares of £1 each and 60,000 Ordinary Shares of £1 each.**

The Profits of the Company available for Dividend, after provision of Reserves are applicable as follows:—

In payment of a Cumulative Preferential Dividend of 6 per cent. per annum on the amount paid up on the Preference Shares.

In payment of a non-cumulative dividend of 8 per cent. per annum on the amount paid up on the Ordinary Shares.

The Surplus Profits are divisible rateably in accordance with the amount paid up thereon amongst the holders of the Preference Shares and the holders of the Ordinary Shares, but so that the total amount of dividend payable in respect of the Preference Shares shall not exceed in any year 10 per cent. per annum.

The Preference Shares have preferential rights as to Capital over the Ordinary Shares.

The Articles of Association provide that no debentures or debenture stock shall be created without the sanction of an ordinary resolution of the holders of Preference Shares passed at a separate meeting of such holders.

Payment in full may be made on Allotment, or on the date when any subsequent instalment becomes payable, and interest will be allowed on the amount prepaid at the rate of 4 per cent. per annum, but amounts so prepaid will not rank for dividend during the period in respect of which interest is payable.

UPON A SHOW OF HANDS EACH SHAREHOLDER HAS ONE VOTE AND UPON A POLL ONE VOTE FOR EACH SHARE HELD.

## AN ISSUE OF THE 60,000 PREFERENCE SHARES AT PAR,

PAYABLE AS FOLLOWS:

| | | | |
|---|---|---|---|
| On Application | .. 2/6 | On 2nd September, 1912 | .. 7/6 |
| On Allotment | .. 2/6 | On 2nd October, 1912 | .. 7/6 |

WILL BE MADE.

Accounts will be made up yearly to the 31st December and dividends on the Preference Shares will be payable on the 10th day of October and the 10th day of April in each year.

**30,000 Ordinary Shares are to be allotted to the Vendor in part payment of the purchase price, and 10,000 Ordinary Shares have been applied for by the Directors and their friends. The remaining 20,000 Ordinary Shares are reserved for future issue.**

**DIRECTORS.**—Sir Charles Iniigo Thomas, G.C.B., 47, Evelyn Gardens, South Kensington, London, S.W., Late Permanent Secretary of the Admiralty (Chairman). John Alexander Melville Stephens, Esq., The Old Parsonage, Fleet, Hants (Chairman, Mount Vernon (Ceylon) Tea Co., Ltd.). John Hancock Nunn, Esq., 12, Kensington Palace Mansions, De Vere Gardens, London, W. (Vulcanized Rubber Manufacturer).

**VALUERS.**—Debenham, Tewson, Richardson & Co., 80, Cheapside, E.C. Wheatley Kirk, Price & Co., 46, Watling Street, E.C.

**BANKERS.**—Bank of England (Head Office).

**BROKERS.**—Foster & Braithwaite, 27, Austin Friars, E.C.

**SOLICITORS.**—Bird and Eldridges, 10, Great James Street, Bedford Row, W.C. Wickes and Knight, Finsbury House, Blomfield Street, E.C.

**ACCOUNTANTS.**—J. Dix Lewis, Cæsar and Co., Chartered Accountants, 85, Gresham Street, London, E.C.

**AUDITORS.**—G. Dundas Price & Co., Chartered Accountants, Finsbury House Blomfield Street, E.C.

**SECRETARY AND REGISTERED OFFICE.**—W. P. Dando, 266, Goswell Road, London, E.C.

### PARTICULARS.

The Company has been formed with a view to acquiring as from January 1st, 1912, and carrying on the business carried on under the name of, and known for about 70 years as "James Lyne Hancock," Vulcanized Rubber Manufacturer, at Goswell Road, and Moreland Street, London, E.C.

These were the first Rubber Works in the World and were established in 1821 on a portion of the present site of James Lyne Hancock's Rubber Works in Goswell Road by the late Thomas Hancock, who was the founder of the Rubber Industry and the first Manufacturer of Rubber Goods.

The factory and offices comprise the extensive freehold premises known as No. 266, Goswell Road, and 55 to 61, Moreland Street, having frontages and entrances from both Goswell Road and Moreland Street. The present owner of the business a grandson of the original founder (Thos. Hancock), has from time to time, as they came into the market, purchased the 13 adjoining freehold houses, Nos. 47, 48, 49, 50, 51, 52, 53, 54, 62, 63, 64, 65, & 66, Moreland Street, which will be conveyed to the Company, such houses are now let on weekly tenancies at rents of 13s. a week. In addition to such houses the Company will take over the freehold of an adjoining Foundry at present let to a tenant of over 40 years' standing on a yearly tenancy at a rental of £240 per annum. The whole property forms a compact and valuable freehold site. By the acquisition of the foundry and freehold houses the Company will be able to extend its premises so as to meet the growing demands of the business and the enormous increased requirements for other rubber goods such as motor tyres and accessories.

The freehold premises have been reported upon by the well-known Valuers, Messrs. Debenham, Tewson, Richardson & Co., who value the properties at £27,136.

The plant, machinery, and motive power have been thoroughly inspected by the well-known experts, Messrs. Wheatley Kirk, Price and Co., who informed the Directors of the J.L.H. Syndicate, Ltd., that "the machinery has been efficiently maintained," and they declare the value of the same to be £9,264 3s. 4d.

Full Prospectus, on the terms of which Subscriptions will alone be received can be obtained from the Bankers, Solicitors, Brokers and Auditors of the Company, and copies of the Memorandum and Articles of Association of the Company and of Contracts and valuations can be seen at the offices of the Solicitors, at any time between the hours of 11 a.m. and 4 p.m. whilst the Lists are open.

## GIVE THE ACT A CHANCE.—IV.

By George W. Gough.

*[Following a series of articles by Mr. T. Good, one of the foremost authorities upon State Insurance, criticising the provisions of the new Act, we have had pleasure in publishing the other side of the question, set forth by the skilful pen of Mr. George W. Gough, a recognised expert on the subject, who below concludes his interesting and informative series of contributions.]*

There can be no mistake about it now. The people of this country have evidently made up their minds to give the Insurance Act a chance. Ten million insured persons are already members of Approved Societies. It is idle to pretend that there is any other meaning to be drawn from this significant fact except the obvious meaning—which is that the bulk of the people affected by the Act are already keen on getting out of it the splendid insurance against the ills of life which it offers them. There are twelve weeks left in which to gather in the remaining three or four millions, and the work is proceeding at a rate which promises a complete harvest by the middle of October. A man need not pose as a prophet on the strength of predicting that by this time next year there will be some plain people and many politicians who will be wondering why they were such fools in the spring and summer of 1912.

### The Flexibility of the Act.

The Insurance Act has not instituted a cast-iron system of insurance benefits which the insured person must take whether he wants them or not. Consider, for example, the infinite variety of Approved Societies. An Approved Society exists to work the Act on behalf of its members. No other qualification is needed or suggested. Consequently any body of persons with special interests which differ somewhat from those of the bulk of the insured population can, if they choose, form a society of their own so as to safeguard those special interests. I promised to deal in this article with certain special cases, and it is perhaps necessary to point out that it is beyond the wit of man to deal with every *individual* case that may occur. I had specially in mind to deal with the very important case of the clerk, a case in which thousands of readers of John Bull are personally interested.

### The Case of the Clerk.

Now, let me put the matter frankly. A clerk has written me a letter in which he says that the Act is injuring him. His employer has hitherto paid full wages during sickness, but has given notice that in future he will pay only half wages for the first three days of sickness. "Beyond that," runs the notice, "if the sickness continues application must be made for the benefits under the Act." My correspondent is so angry that he cannot even be courteous to me, who am at any rate responsible neither for the Act nor for the meanness of his employer. For any employer of clerks who acts in this way is acting meanly. Wages are paid in full to a sick clerk because his absence does not as a rule inflict any economic injury on his employer. If away for a day or two only he overtakes his arrears on returning. During a longer period his work is shared among his fellows in the office. There is another reason. The employer of clerks gets in practice a valuable *quid pro quo*. He pays wages without work, true, but he also gets work without wages as a set-off, since clerks get nothing for overtime except "tea-money." It seems to me that the employer can in future reasonably pay full wages *minus* 10s. during sickness of ordinary length. If he refuses to do this, and acts as my correspondent's employer is acting, there is nothing else for clerks to do but to combine—as the Act gives them the chance of combining—to insist on fair treatment.

### What Clerks Forget.

But even so, clerks must be fair to the Act. To begin with, the Act abolishes their own personal doctor's bills, and this will be a great boon. It will certainly provide them, and almost certainly their wives and children, with any necessary treatment, even to the extent of free residence in a first-class sanatorium in case of consumption. Finally, it provides in its disablement benefit an assured income of 5s. a week up to 70 if necessary.

### Special Arrangements for Clerks.

But, in judging the Insurance Act, the clerk must consider what special arrangements it provides for clerks as a class. I hope, and believe, that their employers as a whole will do the honourable thing by them, as large employers of clerks have already undertaken to do—that is, pay full wages *minus* the 10s. for as long as they have hitherto done. In any case, the Act is flexible enough to suit the clerk, for (1) if his employer agrees to pay full wages for six weeks in any one year (turning a custom into a legal obligation), the contribution of both is reduced one penny a week; (2) if the clerk likes to trust to his employer to act fairly (in view of overtime, etc.), he may get his society to drop sickness and disablement benefit, or both, and give him instead any other suitable benefits of equal actuarial value, *e.g.*, superannuation allowance. I should be unwilling, as a general thing, to recommend any particular course, but I cannot refrain from hoping that clerks, who have suffered from want of organisation and *esprit de corps*, will seize the opportunities which the Act gives them—for, obviously, organisation for one good purpose is organisation for all good purposes.

### The Agricultural Labourer.

The agricultural labourer is another person who is supposed to be badly treated by the Act. The first ground of complaint is that he has to pay 4d. a week, just as much as the skilled artisan in the towns. As he gets exactly the same benefits as the artisan, it is hard to see where the injury comes in. The second ground of complaint is that the healthy agricultural labourer will be "taxed" to provide sickness benefits for the less healthy townsman. Such statistics as are available do not reveal the supposed superior health of the rural population; but, even if this is so, there is nothing to compel him to join the same society as the townsman. He has a perfectly free hand to form his own societies, and can thus reap any available advantages from his better health. For it must be clearly understood that every penny paid in contributions (*minus* only 3s. 8d. per member per annum for administration expenses) has got to reappear some time or other in benefits.

### The Charwoman.

All the loose talk about injury to charwomen is equally beside the point. A charwoman who goes regularly to a different house on six or fewer days each week can obtain a book in which her different employers can sign their names. Then each employer will pay the weekly 3d. in the rotation in which their names appear; so that, if the charwoman has six employers, each will pay once in six weeks, reducing the cost to a halfpenny per week.

### Some Special Cases.

Many enquiries are made as to the position of daughters living at home and helping in the housework. As long as no wages *or other money payment* is given, such daughters (or other dependants, even if not related) are not compulsorily insured; but it will be unwise to take advantage of this. Some money payment should, in my opinion, be deliberately given, if it has not hitherto been given, with the express purpose of bringing them within the compulsory class. State Insurance will be a good investment. There are cases, too, where husband and wife are joint employees, though only the husband draws the money wages. Here they must remember that the wife is compulsorily insured, and possibly, since she herself draws no money wages, it will be ruled that the employer must pay not only his own 3d. but hers as well. This has already been ruled in one class of joint service.

### Give the Act a Chance!

We are, after all, a business people, and have sense enough to understand the value of a business proposition. And the Insurance Act is emphatically this, and this only. It inevitably entails some worries and dislocations to start with, but these will soon cease or be adjusted. Dischargings of servants and reductions of wages, *when publicly advertised*, are now well-known parts in the political game, and should be taken at their true value. The Act is here, part and parcel of our national life. Surely it is time that every one of us did his elementary duty as a citizen and loyally determined to give the Act the benefit of our whole-hearted support.

**The Insurance Act. All those NOT in favour—fill in the coupon on page 111.**

# THE STOCK EXCHANGE AND THE PUBLIC.

## A SOLUTION to the VEXED COMMISSION QUESTION.

**Save Money by dealing direct with the**

# National Share Exchange

**Stock and Share Dealers,**

*Head Office:* 22, GT. WINCHESTER ST., LONDON, E.C.

**NO COMMISSIONS CHARGED AT ALL.**

**Cash Settlements effected every day. Limited Liability. Unlimited Profits.**

**THE INFALLIBLE TESTIMONY OF ALL**

is in the lists of the cheques we publish from time to time showing the systematic manner in which our Clients make money.

**LIST OF CHEQUES RECENTLY PAID AWAY TO CLIENTS.**

| Initials. | £ | s. | d. |
|---|---|---|---|
| J.L. | 25 | 11 | 6 |
| A.D. | 10 | 0 | 0 |
| W.B. | 10 | 0 | 0 |
| J.J.K. | 10 | 0 | 0 |
| W.E.C. | 13 | 12 | 0 |
| J.G. | 13 | 10 | 0 |
| M.C.B. | 5 | 2 | 9 |
| J.J.B. | 15 | 0 | 0 |
| P.G.C. | 11 | 0 | 0 |
| J.J.K. | 10 | 2 | 6 |
| W.T. | 8 | 9 | 6 |
| A.H. | 5 | 0 | 0 |
| M.C.G.P. | 10 | 0 | 0 |
| T.E.H. | 12 | 6 | 0 |
| A.H.A. | 10 | 5 | 0 |
| A.D. | 8 | 5 | 0 |
| S.E.F. | 6 | 9 | 0 |
| F.M.G. | 5 | 0 | 0 |
| J.T.D. | 25 | 0 | 3 |
| F.G. | 7 | 0 | 0 |
| H.L. | 22 | 0 | 0 |

| Initials. | £ | s. | d. |
|---|---|---|---|
| J.McN | 11 | 0 | 0 |
| H.A.E. | 27 | 2 | 6 |
| J.T.D. | 41 | 18 | 5 |
| G.T.G. | 19 | 6 | 6 |
| C.H.P. | 10 | 0 | 0 |
| A.S.W. | 17 | 10 | 0 |
| H.D.F. | 16 | 0 | 0 |
| M.A.T. | 15 | 0 | 0 |
| K.B. | 13 | 15 | 0 |
| H.E.T. | 9 | 0 | 0 |
| A.H.A. | 10 | 11 | 6 |
| C.B. | 24 | 12 | 6 |
| C.A. | 21 | 0 | 0 |
| W.S. | 16 | 7 | 6 |
| A.A.McL. | 21 | 15 | 0 |
| P.McN. | 15 | 0 | 0 |
| C.E.I. | 12 | 5 | 3 |
| H.W.K. | 9 | 14 | 0 |
| J.F.S. | 41 | 16 | 0 |
| C.O. | 11 | 10 | 0 |
| C.W. | 16 | 0 | 0 |

| Initials. | £ | s. | d. |
|---|---|---|---|
| F.R.B. | 22 | 17 | 6 |
| W.P.McN. | 25 | 0 | 0 |
| S.F. | 10 | 0 | 0 |
| C.H.C. | 11 | 12 | 3 |
| J.A.O. | 10 | 14 | 6 |
| W.E.C. | 15 | 12 | 6 |
| A.W. | 10 | 0 | 0 |
| C.H.P. | 23 | 12 | 9 |
| H.W.M. | 8 | 6 | 0 |
| Miss K.B. | 20 | 0 | 0 |
| F.C.K. | 21 | 15 | 0 |
| Mrs. D. | 15 | 0 | 0 |
| W.W. | 37 | 10 | 0 |
| Dr. L.S. | 40 | 3 | 6 |
| J.B. | 17 | 12 | 0 |
| L.S.L. | 34 | 10 | 0 |
| F.R.A. | 15 | 4 | 4 |
| H.C.W. | 10 | 3 | 0 |
| T.H.E. | 10 | 7 | 0 |
| C.W. | 29 | 10 | 0 |
| A.G. | 11 | 16 | 6 |

| | £ | s. | d. |
|---|---|---|---|
| W.A.H. | 52 | 10 | 0 |
| F.E.S. | 36 | 5 | 7 |
| J.F.S. | 25 | 0 | 0 |
| J.S.H. | 34 | 0 | 0 |
| J.B. | 48 | 10 | 6 |
| W.B. | 15 | 15 | 0 |
| W.E.C. | 26 | 6 | 0 |
| E.G. | 10 | 5 | 6 |
| T.C. | 15 | 0 | 0 |
| B.E.G. | 12 | 0 | 0 |
| H.E.T. | 10 | 16 | 6 |
| H.E.B. | 10 | 0 | 0 |
| W.E.R. | 14 | 0 | 0 |
| A.Y. | 8 | 0 | 0 |
| P.G.C. | 6 | 0 | 0 |
| T.J.B. | 5 | 0 | 0 |
| Mrs. A.S. | 17 | 13 | 9 |
| W.P.B. | 6 | 10 | 0 |
| T.H.E. | 10 | 0 | 0 |
| W.T.M. | 14 | 12 | 0 |
| H.E.B. | 8 | 4 | 6 |

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(State whether Rev., Mr., Mrs., or Miss or Title.)

*Address in Full*_____

*Date*_____
(Please write distinctly).

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## LETTERS FROM JANE ANN.

*[Being communications from a young person to her friends and relations.]*

By Moore Anking.

Ipurroo House,
Ballyfyne.

Dear Peggy,—Don't you mind telling me all your trubbles, old sparrow. It must be nice for you to have some-one you can tell them to, speshully when you've nothing else to write about. Don't you think for a minnit it worries me to read 'em. No fear, makes a nice change.

One thing, queenie, I'm glad you've seemed to settle in your new occupa-shun. There may be worse jobs than hand-ing out the fod-der in a cawfee-shop. Though I don't s'pose there can be, else you wouldn't have been out of work so long, joy-bird, not with the geen-yas you got for diving into bitter-ness.

What to put be-side their plates when people order mak-karony I reelly don't know. But if the stuff's like what you say it is, I should wait till they'd et it. Then p'raps they wouldn't need any-thing more done for 'em, not so far's you'd be con-cerned.

If you sup-ply every-body with a shoe-horn and a small shovel, they ought to get well away with all that's put before them. Don't see what more you can do.

I always thought mak-karony had something to do with feathers. Don't know how I come to think that, unless it was through singing about it at school, in the play-ground when teecher wasn't lissning.

And about the per-son who ordered his din-ner, and then folded his arms and went to sleep beside it. I should think that was a hint to get my meels outside if I was in your place. P'raps he knew a bit.

What makes you have to spend so much time washing up the dishes after meels? Don't you have a cat to help you, or what? One thing, fairy, if your guv'nor don't ginger-up, the bisniss is sure to go down. I can see you getting the sack al-reddy.

We been having our share of excite-ment here, too. Cook's walking about that covered with blisters and things she don't dare shake herself.

Seems that once upon a time, before people had um-brellas, they used to wear tin suits if the weather wasn't just so.

Later on, when they went where rain wasn't expeckted, they left their suits behind, thinking too, I s'pose, they'd be warm enough without them.

We got these blessid things stuck up here all along the passidge. Some's leaning on their swords, looking feerce but quite harm-less. Made me that ner-vus at first, every time I happened to touch one I used to stop and say Beg pardon.

Since I wrote you, his lordship—our gov'nor, I meen—gave orders they had to be black-ledded, on account of his expeckting the Anty-questrian Society to call and look over the stock.

Cook said best thing would be for somebody to get inside and hold the arms up so's all the corners would get pol-lished. So when we found one big enough, we put her inside for a start.

It wasn't my place to help, but I didn't like to stand there and do nothing, it being a bit of a job to get her inside, even with all us trying, and her wearing less than she sleeps in.

Cook stuck it like a reel hero, till it was time to pass on to the next figger. And then we found we couldn't get her out.

She was fas-tened up for three hours and didn't have no refresh-ment only some spring onions we pushed through the face part. Didn't even have a bit of bread to them. We poked some through, but when she growled about the crumbs falling down inside and said Do have a bit of sense, we stopped it.

I'm pleased to say we manidged without calling the men to our assist-ance. We did it short-handed, too, one of the girls having to go to bed through getting a clump on the ear while she was poking cook about with a chis-sel.

May be seeing you soon, very likely. Ta-ta for now.

x x x With fond-est friendship, x x

Jane Ann.

## MASTERS' RETALIATION.

### DEPLORABLE PLIGHT OF VICTIMS OF THE NATIONAL COAL STRIKE.

It is the law that a trade union and its funds are not responsible for any act done in furtherance of a trade dispute. Of this the masters complained bitterly, but they have found a means of retaliation with a vengeance.

A certain Welsh colliery—to wit, the Raven Colliery, Garnant—has not re-opened since the National Strike, owing to the continuance of a dispute between the masters and men. A certain number of the latter succeeded in obtaining work at a mine some nine miles away, but after they had been there for about six weeks the manager informed them that he was very sorry, but much against his wishes he was compelled to dismiss them in accordance with an order he had received from an inspector of the Masters' Association. If, however, at any future time they were in want of work, and he was at liberty to give it, he would be only too pleased to take them on again.

From this it is evident that these men are competent and willing workers, and what they pathetically ask is: "Are we, and our families, bound to starve when we are willing and able to work, and there is work for us to do? Can we obtain compensation from the masters for getting us dismissed?"

With regard to the second question, it would no doubt be argued that what is sauce for the goose is sauce for the gander, and as the funds of the men's trade unions cannot be attached for any act done in pursuance of a trade dispute, neither can the funds of the masters' association, and having regard to the provisions of the Trade Disputes Act, we think this contention would hold good—but if certain masters do not want to employ men, it is inhuman to prevent others doing so, and thus drive their families into starvation.

FOSTER CLARK'S CREAM CUSTARD
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A 6½d. tin makes 12 quarts. 1d. pkt. makes 1 qt.
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Stick

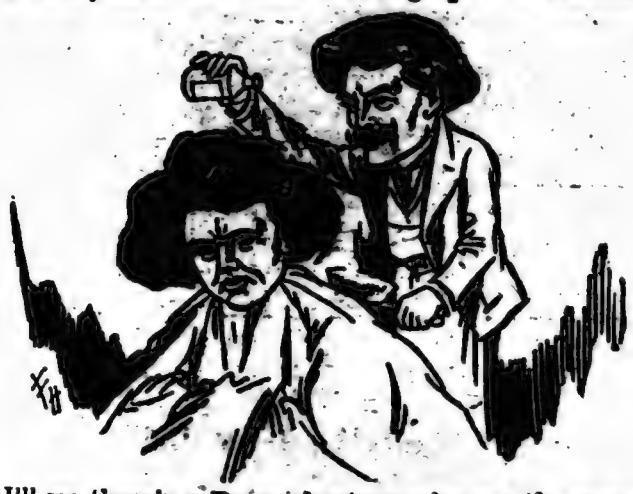
WHAT IS YOUR NUMBER?
SEE PAGE 126.

## IN THE BARBER'S CHAIR.

*[Being Conversations in a Barber's Shop, overheard by our Reporter.]*

### KUBELIK.

Brush up, an' plenty of grease? . . . Very good, sir. I kin feel fur you, sir, 'avin' sermuch 'air. . . . I'd give anythink to 'ave a close crop, but it wouldn't do fur me, sir. . . . You see, sir, my 'air's a sorter *h*advertisement, and *h*advertisin's *h*everythink nowadays. . . . Some people ain't very pertickler 'ow they *h*advertise, neether. . . . . I wos thinkin' erbout that bloke Kubelik, you now, sir. It appears that larst yer, owin' to the Corrynashun, 'e found 'is bizniss was fallin' orf. Jest w'en 'e wos a-lookin' round to make shore 'e 'adn't left 'is toothbrush in the barthroom, 'e 'ears erbout a wunnerful smart Press *H*agent, wot guaranteed to work the noospapers to that degree that in erbout five minits the King an' ther Corrynashun would be fergot, an' *h*everybody 'ud be torkin' erbout Kubelik. "*H*enter into a contrack to give me so *m*enny 'undred poun's," ses the Press *H*agent, "an' I'll make yer forchun in once." . . . Well, 'e gits 'old of a young shaver wot played the fiddle in the streets, an' intrerdooces 'im to Kubelik. "'Ere's a buddin' genus," 'e ses. "'Ere's a bloomin' Paggerninny, Sairersate, an' Kubelik rolled into one, if 'e on'y knoo it. Give 'im a leg up. Patrernize 'im.



And I'll see there's a Press phertographer on the spot w'en you're a-doin' of it." . . . So the noos-goes round as Kubelik 'ad discovered a buddin' genus, an' wos a-goin' to 'elp 'im up the ladder o' fame. "'Ow puffickly sweet of 'im!" ses the public. We'll go to 'is nex' concert if we 'ave to pawn somethink to raise the needful." . . . Will thet be enuff permard, sir? . . . Very good, sir. . . . But Kubelik ain't finished—yet. 'Is *h*enterprizin' Press *H*agent carts 'im round to Bond Street with the nipper, an' tells 'im to buy the kid a vierlin, a good 'un, w'ile a tame Press phertographer takes picshers of the *h*interestin' *h*incident, w'ich picshers appears in the noospapers the nex' mornin', o' course. . . . Wot a game it is, ain't it, sir? . . . That's 'ow the good 'earted public is imposed on. . . . An' nothink would 'ave bin known erbout it, on'y Kubelik jibs w'en the time comes to dub up the Press *H*agent's brass, lets 'im go ter law, and the result is thet orl the dirty clobber is washed in public. . . . The Press *H*agent got 'is 'undred poun's or so; but it ain't done Kubelik no good. . . . I wouldn't go to 'ear 'im now, not if 'e wos to send me a ticket for the *h*early door. . . . Not me! . . Thank you, sir; goo' day, sir. . . .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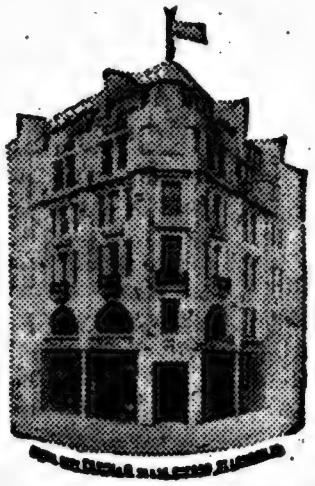

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## INTO HIS OWN HOUSE.

### A STORY OF THE SUFFRAGETTES.

By Richard Morton.

Mr. Algernon Simpson, M.P., was a member of the Government; really, he was rather an unimportant member of it, but in his own estimation he merited a seat in the Cabinet. The fact that he did not have one possibly pointed to the fact that his idea was wrong.

One day it chanced that he had notoriety thrust upon him. Usually, his speeches were not reported fully, a few lines being the utmost he ever received, and perhaps that was why he became somewhat careless and haphazard in his remarks. Anyway, in a suburban hall he let himself go on the subject of Women's Suffrage—and he has been sorry for it ever since.

For his speech was so stinging, his sentences so florid and full-blooded, his opposition to the movement so headstrong and uncompromising, that all the papers printed those purple passages in full, and he was a marked man thenceforth.

The Women's Associations settled on him as their prey. If that was the way he talked about them, they would teach him better. If those were his opinions, he would have to learn how advisable it would be to change them.

They started by smashing the windows of his town house. Then they took a trip into the country, broke the panes of his rural residence, and completely wrecked his conservatories.

Mr. Algernon Simpson grinned and bore it. There was nothing else to do but smile and pretend to look pleased. He told himself that he was looming large at last in the eye of the public. He believed he was becoming popular. Really, he was only becoming notorious.

The militant ladies smashed his windows so often that the insurance companies refused his business on any terms. As he was wealthy, this was not an absolutely serious matter, but it was hateful to be continually paying out. He got the authorities to give him a permanent guard on the doorstep. Even then the windows suffered occasionally.

But the ladies turned the major portion of their attentions to himself. They assaulted him wherever they met him, and they met him pretty often. There was one day when he had to buy three new hats in eight hours.

One reckless creature—pretty girl she was, too—threw a stone at him as he sat in his car, and, more by luck than judgment, hit him. He wore sticking-plaister on his cheek for a week. He began to get nervous.

He painted his car a different colour, got a new number, and only left his house through the back door in the mews. He installed a guard inside the house as well as outside, and even then he found a male supporter of the movement engaged as an extra waiter one night. The fact broke up his dinner party and part of the dinner service.

He took to disguising himself, so far as was consistent with his dignity. He changed his style of costume, wore a different-shaped hat every day, and all sorts of coats.

Then came the night of the finishing touch. On leaving his club, he found a crowd round his car and several policemen wrestling with a couple of ladies who had smashed its windows, ripped its cushions, and chained themselves to its doors. Mr. Simpson stole away and went home by tube.

All was quiet at home; detectives were outside, and the night watch on duty in the hall. The tired, dispirited politician went upstairs and knocked at his wife's door.

"Open the door, dear," he said.

"Not till you agree to give us Votes!" came his wife's voice, serene but stern.

"What, my darling?" he gasped. "Open the door, do!"

"Never!" said his darling. "Never until you join us. I joined to-day!"

## "AN EVERYDAY CREED."

With reference to the verses by Grace Hartmans printed under this heading in our issue of April 27th, we omitted to state that they were published by John Davis, of 24, Queen Victoria Street, E.C., on good stiff cards, corded for hanging up on the wall, at twopence each.

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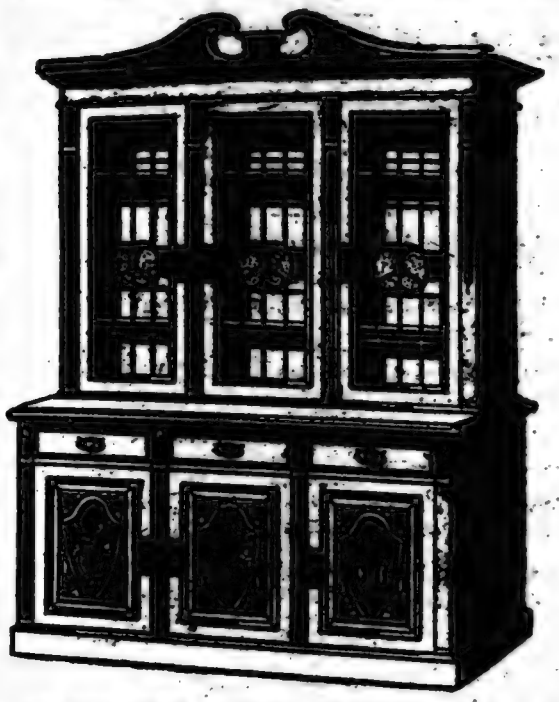

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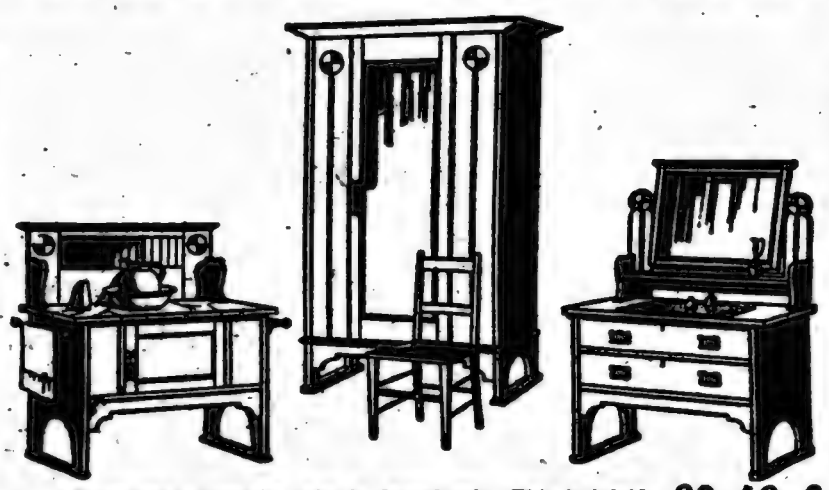

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## DRAMA OF TO-DAY.

By M. Clement Scott.

### "Hindle Wakes."

Even Hindle, the respectable old Lancashire factory village, had its tragedy! At least, so Mr. Stanley Houghton tells us in the remarkably acted drama at the Playhouse. They are character studies, every one of them, in Mr. Houghton's striking work—there is no new faith preached, no unconventional doctrines to weary your brain over. The play is a simple, hard-and-fast story culled straight from the heart of life. It is in the wonderful interpretation that "Hindle Wakes" excels. Seldom, save in the French theatre of the Antoine school, has an audience been awakened from its usually despondent lethargy by such enlightened art. The long dialogues are delivered with so much reality, and perfection of truth, that you sit spellbound, and dumb with attention. Dissect the plot, then; it is only a pretty Lancashire lass who has lied to her father and mother, telling them that she has passed the week-end at Blackpool with a girl friend, when she has really been cavorting around with young Alan Jeffcote, the son of Christopher Hawthorn's best friend. As a revelation in unstaginess, tricklessness, and skill alone, Miss Horniman's company will fairly astonish you. Miss Ada King, by her extraordinary grip and firmness of character, transforms all the parts she plays into living beings. She is a genius. Go and note her change of front in "Hindle Wakes" from that of Caroline in the preceding comedy. Miss King is a born actress; she obtains her effects easily and without effort of any description. Why hasn't some manager the courage to make her stay here in London? In John Galsworthy's "Silver Box," Ada King's Mrs. Jones was a veritable masterpiece; she not only looked the dull, inert woman from whom all life had gone, but she actually was the poor creature, from her monotonous, pulseless voice to her shabby clothes and worn-out boots. Stanley Houghton should be deeply grateful to every individual member of Miss Horniman's exceptional cast, and the theatre-going community of London ought to take the earliest opportunity of visiting the Playhouse. "Hindle Wakes" will electrify many and cause all to think.

## OUR TEST MATCH COMPETITION.

### ENGLAND v. SOUTH AFRICA.

Result—£25 Again Won.

Again, many of our readers managed to find the players who scored the highest innings for their respective sides; and although no fewer than three competitors were able to correctly prophesy the actual number of runs scored by Spooner—82—they were naturally a good bit out of their reckoning in the case of Tancred, who scored only 39.

Several Biscuits have been awarded us on account of a Printer's error which made us responsible for the statement that the match would take place at Lord's instead of Leeds—but the criticism was all of a good-humoure character. The nearest coupons received are those of

Mr. W. Anderson,
50, Calthorpe Street,
Gray's Inn Road, London, W.C.,

and Mr. John Hudson,
8, Rastrick Street, Oldham,

each of whose coupons read:—

| | |
|---|---|
| Spooner (England) .. .. .. .. | 82 |
| Tancred (South Africa) .. .. .. | 73 |

We shall have pleasure in forwarding to each of the above gentlemen a cheque for £12 10s.

The second annual Empire number of *Syren and Shipping*, published at a shilling, is certainly a wonderful record of the supremacy of our mercantile marine. The many illustrated articles, of interest not only to those engaged in the shipping and allied trades, but to every citizen who takes a pride in the Empire's progress, testify to the ability of the journalistic side of the paper, while the host of advertisements—which are so attractive as also to be of general interest—speak eloquently of its value from the commercial point of view.

## BULL'S EYES.

Notes of Interrogation:—
Would Lloyd George be a "Prime" Minister?
Isn't the Government too eager to "gain ground"?
Didn't "Joy Day" prove that Englishmen take their pleasures sadly?
Doesn't Mr. McKenna deserve a blowing-up?
Can Winston Churchill abolish the Navy "blues"?
Isn't "tax-landers" a better name than "land-taxers"?
Aren't Consols a "gilt-off" security nowadays?
Isn't it time the employers and strikers "met" one another?
When will the man who assaulted Lloyd George be released?

Punctual won a race at Ayr recently. Naturally, it got to the post first.

A morning paper remarks that there is a scarcity of good office boys in Bermondsey. Where isn't there?

At a London police-station, the word "asterisk" is used as a test of sobriety. The victim has to risk it.

Lloyd George, it is stated, is gaining great physical weight. No wonder we hear complaints of his coming down heavily on people.

"All pictures kept on ice during the hot weather," advertises a picture palace. They must be "hot stuff."

In Japan you can be cremated for about six shillings. Both living and dying are cheaper there.

It is stated that there are only four foreigners in the British Army. Why should we keep them?

A Scoutmaster has found a mushroom weighing a pound. Wonderful! A mere untrained person might have missed it.

The South Shields hawker who confessed that beer was "his only pleasure in life" was evidently a man of simple tastes.

"A Moses is wanted in education," says Mr. J. L. Paton. To break all the Board of Education commandments?

"Childhood may be called the bronze age of life," says the Duke of Argyll. But some kids get more kicks than ha'pence.

Tramps arriving after 7 p.m. at King's Lynn workhouse are to have no supper. The early bird will get the grub.

"Love is a very human personage," says Edmund Bosanquet. Yes, won't listen to reason.

A writer declares that open taxi-cabs are the coolest places in London. Not if you watch the twopences mounting up.

Keir Hardie looks forward to the time when 420 Labour Members will rule at Westminster. We never thought him a far-sighted man.

"The love for grand opera must be inherited," says Mr. Hammerstein. We consider it an acquired taste.

## *What is Your Number?*

### Our Weekly Ballot for 50 Helpers at Two Guineas Apiece.

Every copy of John Bull bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and published.

To each of the holders of copies of John Bull *of specified date*, bearing any of such numbers, we will, upon production within seven days of publication (a reasonable extension will be allowed to foreign and Colonial claimants) of a sufficient portion of the cover to identify the date and number, pay the sum of TWO GUINEAS in return for his using his best endeavour for one week to increase our circulation. Before the money is paid we require a full report of all the work done.

The following claim has been received for our issue of June 8th:—

Mr. C. W. DOCKERILL, 57, Roland Road, Handsworth, Birmingham. No. 186829.

The following are the fifty numbers for our issue of June 29th:—

| | | | | |
|---|---|---|---|---|
| 2734 | 163354 | 359716 | 553457 | 702656 |
| 9651 | 174200 | 397185 | 564183 | 706824 |
| 11473 | 195585 | 409401 | 592396 | 710412 |
| 49925 | 213127 | 421321 | 623512 | 718334 |
| 77916 | 221883 | 466678 | 630637 | 719015 |
| 101124 | 237414 | 497673 | 636020 | 720626 |
| 124145 | 257222 | 510359 | 649457 | 722287 |
| 134171 | 274087 | 530587 | 660090 | 723031 |
| 139359 | 308171 | 534202 | 664827 | 726662 |
| 153260 | 311489 | 541412 | 692454 | 726792 |

The Fifty Numbers in Respect of this Week will be Announced in our Issue dated August 24th (Published August 22nd, 1912).

**Mention our Insurance Act Referendum to all your friends.**

"If your brain needs immediate attention you go to the Brainine Company and get a supply of chocolate coated pellets, and therewith charge your brain with vitality and force . . . . What a chance for everybody to become a Bottomley is offered by the Brainine Company."—*TRUTH, July 17th, 1912.*

**For "NERVES," BRAIN FAG, and WORRY—The SCIENTIFIC CURE.**

Strongly Recommended by the Great Lay Lawyer—MR. HORATIO BOTTOMLEY.

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1½ Brainine 2/9

This size contains Three times the Quantity.

BRAINININE is sold by the Army and Navy Stores, Westminster; Boots, "The Cash Chemists"; Taylor's Drug Stores; Parkes' Drug Stores (all Branches); or it may be obtained by ordering through your local chemist (all wholesale houses stock it). If, however, you have any difficulty in procuring a supply, write direct—enclosing remittance for either size to the

**BRAININE COMPANY,** 2, Marsham Street, Westminster, London, S.W.

**JOHN McLAUCHLAN,**

Turf and Football Accountant,

Postage, 2½d. Post Cards, 1d. **LUCERNE, SWITZERLAND.**

PAYMENTS NIGHTLY.

Letter Commissions: 54, Gordon St., Glasgow.

Write for Terms, etc.

NO DELAYS.

Clients should handle their winnings daily. I don't put your winnings to credit, but post them back to you first mail after results are known. Letters only require to bear a time postmark previous to advertised time of race, to be "on" according to rules.

For a quick reply, write to 54, Gordon Street, Glasgow.

**NO LIMIT TO SINGLES.**

| | |
|---|---|
| DOUBLE EVENTS | 50 to 1 LIMIT. |
| TREBLE EVENTS | 70 to 1 LIMIT. |
| QUADRUPLES, etc. | 100 to 1 LIMIT. |

Credit Accounts: 54, Gordon St., Glasgow. | Wires: "GALLOP, GLASGOW."

ESTABLISHED 20 YEARS.

Write for my book of PARI-MUTUEL TICKETS on the

**ST. LEGER**

Sent post free on application.

Tickets, 1/- Each. Books of Six Tickets for 5/-

**A. H. WESTWOOD,**

39, York Place, EDINBURGH, and OLTEN, Switzerland.

"NO LIMIT."

If you would like to receive your winnings a few minutes after your horse has won, send for a copy of my "Little Blue Book." It explains how you can obtain them. I telegraph winnings at my expense. A. H. WESTWOOD.

**MRS. BULL.**

EVERY TUESDAY. ONE PENNY.

*THE IDEAL HOLIDAY BOOK.*

**JOHN BULL'S ANNUAL**

**128 PAGES**

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BRIGHT and BREEZY

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# JOHN BULL'S LETTER BAG.

*[The EDITOR replies to, and has a chat with, some of his numerous correspondents.]*

*NOTICE TO CORRESPONDENTS.—Will readers, when forwarding cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?*

*CORRESPONDENTS, when writing regarding previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of* ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag,"* AND ONLY THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.*

*AUTHORS and* ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPES ARE ATTACHED TO THE MANUSCRIPT. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. *The most suitable lengths for articles and stories are about 750 words (one column), or 1,300 words (a page).*

*The* EDITOR *cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be forwarded in the first instance.*

---

A WARNING.—We have to warn our readers against a person describing herself as a member of our staff, who is obtaining board and lodging and leaving without paying. She usually gives the name of Edwards.

"A POOR WOMAN."—You must send us in confidence your name and address and we will then give the matter our best consideration.

A. G. M. enquires about the Laurence E. Palmer Company, of Holborn Hall, whilst H. F. (Liverpool) and others give their experiences of the same people, working from Gwydir Chambers, High Holborn. The two shows are apparently identical and are concerned in running a palpable deafness fraud, called the Electricon. We have obtained a specimen of this wonderful contrivance—which consists of a cross between a cartridge and a boot nail, to be inserted in each ear—and are having it analysed.

"A MILITARY OFFICER" writes that our assertions about the International Horse Show are quite inaccurate. He goes on to say, "You complain of the supposed *cruelty* resorted to by foreign show-jumpers in teaching their mounts to be proficient performers. Would it surprise you to know that we here follow practically the same methods?" Well, then, why object to our charge? If military officers have no opportunity for fighting, they might devote a little night-time to learning to spell such elementary words as appertain to their profession.

G. C. (Clapham Junction) wants to know why the kitchen staff (chefs, kitchen-porters, clerks, etc.) are left out of the Shops Act. Because the law deals with the outside of the cup and the platter.

"ANXIOUS"—If you are a gambler, they can legally take income-tax on your winnings, but they will not reciprocate when you lose. If you won last year, they will try to tax you as if you must win just the same this year. But they leave it to you to fill up the forms!

J. W. L. (Roker) asks what we have to say about a nurse in an infirmary who disapproved of a patient reading this paper. Was she trained at Great Ormond Street?

"LADY READER" enquires about Evelyn Ellison, "Expert in Beauty Culture," of 62, Oxford Street. We must refer her to *Mrs. Bull*.

G. C. (Marylebone) thinks the interference with domino-playing in the workhouse is a question of discipline, not of Sabbatarianism, and that if there were no restrictions there would be no dinner. But surely a businesslike management might arrange for both.

W. J. R. (Hackney) quotes from the letter of an emigrant to Canada, who had not to "endure the heart-breaking task of hopeless searching for work." This lucky person wrote: "This place is only fit for rich people, as you want twice as much money in Canada as you do at home. If you know of anyone who is thinking of coming out here, tell him to stop at home if he has any job at all." Hear, hear!

J. H. (Southampton) takes up the cudgels on behalf of Mr. McKenna, and tells us that we "should know that everyone must walk before he tries to run." A funny excuse for a Minister of the Crown, at the head of a principal Department of State, and in receipt of a salary of £5,000 a year!

"GOG" (Islington) wants us to take a contemporary to task for whitewashing the Prudential. We are, however, always pleased to see these Press puffs of the Holborn Bars octopus. The necessity for them emphasises the truth of our articles.

V. Y. (Sullingfleet) tells us an amusing story of the visit of a Prudential canvasser to some men working on a farm, the name of one of whom was John Bull. Our readers may imagine the agent's shock.

J. C. (New Cross) complains of his dealings with Robey, Ltd., of Coventry and apparently not without good cause.

H. S. C. (Hounslow) mentions that one of the Prudential agents in that district is a supernumerary postman, who has been trying to work off the Prudential Approved Society's cards upon people by representing that they are official documents direct from the Post Office.

H. S. (London) complains of the treatment he received at the hands of Arnott's, Ltd., moneylenders, of 65-66, Chancery Lane, and his complaint appears to be well founded.

"A SUBSCRIBER BRAPPA," who is apparently a butcher, sends us a number of slips containing requests for "2d. best skirting," "penny lean bones," and other small orders, and proceeds to ask us why so many butchers retire to the workhouse. Probably because they despise small orders.

MRS. W. (London) says that gay women are quite happy, or there would not be so many, and that we should rather "bewail poor honest girls who live strictly moral and fight against their most natural feelings, for if they get no husbands they are most unhappy women. The more women get enlightened," she goes on, "they will despise the laws of society." This might almost have been written by a man.

E. H. (Melrose).—Your letter did us good. By the way, do you ever see our old friend Shorthides?

F. W. S. (East Ham) asks "Why the Tryphena Mission collecting boxes have been emptied and changed for new ones, and new auditors making three sets of auditors within a very short time of each other." We must have notice of that question.

"OLD TRAVELLER" (Belfast) sends us a long complaint as to the condition of things he found on a recent voyage from South America, on the Royal Mail Steam Packet Company's vessel, the *Aeon*. We have, however, fully investigated the complaint and find it to be greatly exaggerated—especially in the allegation as to cases of fever on board.

R. H. P. (Manitoba) sends us a charming and encouraging letter, in which he is good enough to express the wish that there were a dozen more like us in England. Well, there soon will be!

E. J. J. (Liverpool) AND MANY OTHERS.—The exact reference to the Statute ordering Members of the House of Commons to seek re-election when accepting any office of profit is 6 Anne, cap. 7, the Act receiving Royal assent on October 17th, 1707.

G. A. G. (London) has got into trouble through putting certain sauces which he manufactures in bottles embossed with name of other makers, which he bought from a dealer in odds and ends after being taken from the town pit, although we understand that he was careful to put his own label on the bottles. We are afraid we cannot help him.

G. S. (Stanley).—The Secretary of the Christian Endeavour Convention seems to have made a handsome apology for forgetting to send your ticket. But why does he follow it up with the irrelevant (almost irreverent) ejaculation, "Let King Jesus Reign"?

J. H. (Warrington) writes: "I thought people were only persecuted in the dark ages." *O sancta simplicitas!*

J. S. (Inverness) expresses haughty surprise that we have failed to answer some enquiry he sent a few weeks ago. He says: "I understood that you dealt in a straightforward manner." Well, we are frank enough to confess that, if we answered everybody, the world itself would not contain all the books which might be written.

G. E. (Chancery Lane).—Davis and Co. (Brixton Road) are the well-known bogus pawnbrokers. You did well to refuse to buy a pig in a poke.

"BRIGHTONIAN" sends a copy of the "Jim Crow Coke Walk," but, alas! Jim has as little sense of music as of money.

"BULLITE" (Stockton-on-Tees).—It sounds a bad grievance and almost worth going to law about, but we cannot pronounce unless we hear both sides.

"IRISH MOLLY" wants to know how to purchase a blind pension for "a girl aged 47." We hesitate to recommend Insurance companies and suggest waiting till the girl grows up.

"PRO BONO PUBLICO" (Montrose) sends us a cutting from the *Dundee Courier* containing a letter signed "Needle Hall," throwing doubt upon the legality of the Insurance Act, in view of the fact that when Members of Parliament voted themselves a salary they did not vacate their seats in accordance with the Act of Queen Anne. "Needle Hall" apparently takes credit to himself for the discovery, entirely ignoring the fact that he had taken the idea from our Queen's Hall speech. Enough to give us the needle!

S. W. (Leeds) suggests that people should be posted at every street corner with a table, furnished with petitions and pen and ink, for the purpose of passers-by who protest against the Insurance Act. Perhaps he would like to get those Alexandra Day ladies to take the matter up!

F. W. (Dublin) and others inform us that, in view of bad weather, they have written to the Prudential cancelling their membership of its Approved Society.

F. W. A. (Blackburn) has been trying for a long time to convert his father—a strong Party man—to the cause of anti-Masses Government; and he is now delighted to have received a letter stating, "I now take JOHN BULL every week—am converted at last.—Dad." As the song says, "Dear old Dad!"

"GLEN ALMOND" (Avenue Road, Ichen).—Gamage's Football Annual will give you the information you require.

E. N. S. (Sheffield) sends us the following clever—and, of course, true—acrostic on the title of our journal:—

J—oe Chee countries as they will, there's magic in the name,
O—f the downright British gentlemen who's gained such world-wide fame,
"H—oratio," not a whit less great than the ancient Roman youth,
N—e'er minding people's enmity when shouting up the truth.
B—reaking down the barriers of deceit as black as night,
U—nmindful whether high or low whose deeds he brings to light,
L—isure is unknown to him, he works for a nation's good,
L—aying more seeds of happiness than mother ever could.

A. W. (Kettering) says that there are over "thousands of homes which will not allow a 'Prudential' agent a call." It will soon be millions.

MISS E. J. (Bayswater) writes: "I have got into a lot of bother by writing to you." As she says we never replied to her letter, we do not see how we could have been the cause of her trouble. But we are very sorry all the same.

"NOT O.K." (Barnsbury) complains of the terms upon which Lyons supply tea to the trade. He says sadly, that grocers "unfortunately cannot help themselves from stocking it so long as the public demands the tea." This would almost suggest that the quantity sold should make up for the smaller margin of profit.

F. G. N. sends a picture of some little Jim Crows in Jamaica, and wants to know what Mary Ann will say. Is she supposed to be responsible?

J. B. (Walsall) wants us to "bring before the public the unlimited jurisdiction of inferior courts over Town by Courts."—We do not understand this, but we have observed the undue influence of "learned" clerks over unlearned magistrates.

"A WORKER."—What do you work at except writing anonymous letters for our waste-paper basket?

*(A large number of replies are held over.)*

**Let us have YOUR opinion of the Insurance Act—see page 111.**

## EIFFEL TOWER LEMONADE.

This article is undoubtedly the most delicious, cool, refreshing drink obtainable, so healthful, so convenient, so cheap,—4½d. per bottle

## LATIN-BRITISH EXHIBITION.

### GREAT WHITE CITY, SHEPHERD'S BUSH, W.

FRANCE. ITALY. SPAIN. PORTUGAL. and LATIN AMERICA.

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The Correct Last and Master Workmanship—three things necessary to the making of all Good Shoes.

"Selfridge" Shoes successfully combine these three essentials; and that is why they have such vogue.

Take, for example, our Sixteen and Sixpenny Men's Brogue Shoes. You may obtain them in Black Box Calf or Tan Willow Calf. They are bargains at 16/6, but we are now selling them at, a pair - - - - **12/6**

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## THE NEWMAN & OXFORD STREET FURNITURE & ANTIQUE DEPOSITORIES (Ltd.)

hold an immense stock of genuine high-class Second Hand ANTIQUE AND MODERN FURNITURE, £200,000 worth of high-class goods for sale, including FURNITURE, DRAPERIES, BEDDING, CARPETS, PLATE, LINEN, PIANOS, ETC., ETC.

The following is an abbreviated list of Furniture and Effects lately removed from

Milton Mansions, Queen's Club Gardens.
Drayton Road, Harlesden.
Dunsford Road, Wimbledon Park.
The Avenue, Chingford.
Maud Street, Rhyl,
and Elsewhere.

### THE DINING ROOMS, ETC.,

comprise the following: Set of 6 small chairs and 2 arm chairs, Georgian period, 14 guineas; Georgian Sideboard to match, 11 guineas; dining table to match, extending, £7 10s.; Bookcase to match, 6 guineas; very massive oak Sideboard, £5 10s.; Overmantel to match, £2 5s.; Extending dining table, £2 10s.; 6 small chairs and 2 arm chairs in carved oak, 40 guineas; Sideboard, very finely carved, in oak, to match, 12 guineas; 3 Chesterfield Settees, £3 10s. each; 6 very fine Lounge Club Divan easy chairs, 27s. 6d. each; Carved Oak Dining Table, 4 guineas; Carved Oak Overmantel, £2 10s.; Saddlebag suite, £4 15s.; another dining-room suite, £3 15s.; Massive carved oak Sideboard, with oxydised copper fittings, bevelled plate glass, 6 small chairs and 2 arm chairs to match, extending dining table, heavy curb suite, £15 10s. the lot; similar set in fumigated oak, £13 10s.; 10 real Turkey carpets, about 9 by 12, at 7 guineas each; 4 Turkey carpets, about 9 ft. 6 ins. by 12 ft. 6 ins., £8 10s. each; 20 Turkey rugs, from 25s.; numerous carpets in Tapestry, Axminster and Velvet Pile, all sizes, in thoroughly good condition, to be sold without any reserve; a most elegant Grand Piano, 18 guineas; an upright Grand Piano, 12 guineas; another by Adolph Achumann, 16 guineas; another, by Carl Strauss, 22 guineas; several Grand Pianos by Broadwood, Emil Pauer, Collard and Collard, Bluthner, and Bechstein; 3 Hall Stands, 18s. 6d. each; hall chairs, from 7s. 6d.; and all necessary effects for completely furnishing Dining Rooms, Smoke Rooms, Libraries, Studies, etc., etc.

### 40 COMPLETE BEDROOMS,

Amongst numerous other articles are the following: All Brass square tube Bedstead, complete with spring mattress, £3 15s.; 10 Black and Brass Bedsteads, 12s. 6d. each; 12 White and Brass Bedsteads, 17s. 6d. each; 21 Oak Combination Bedsteads, 15s. 3d. each; pair Twin Brass Bedsteads, £5 10s.; full size Black and Brass Bedstead, with wire spring overlay bolster, and 2 pillows, 45s.; massive 2 ft. pillar bedstead, with sanitary woven wire spring, 26s. 6d.; all brass bedstead, heavy pillars, almost new, £2 10s. 6 Solid Oak Bedroom suites, complete, £4 10s. each; 6 White enamelled Bedroom Suites, Louis XV. period, £7 10s. each; 4 large solid Walnut Bedroom Suites, £9 10s. each; 6 Sheraton design Bedroom suites, £7 10s. each; very fine Sheraton design Bedroom suite, 12 guineas; 3 Gents' Wardrobes, fitted with trays and drawers, £7 10s. each; a Chippendale design mahogany Bedroom suite, £28; very fine Italian Brass Bedstead, 13 guineas; Sheraton design bedstead, complete with bedding, £4 5s.; Chippendale design mahogany Bedroom suite, £35; 7 ft. Satinwood Bedroom Suite, fully inlaid, £100; pair of Bedsteads to match, £20; 6 ft. 6 in. Sheraton design Bedroom suite, £30; 7 ft. Sheraton design Bedroom suite, 70 guineas; Sheraton design Bedstead to match, £9 10s.; 6 ft. Satinwood Bedroom suite, fully inlaid, £50; 6 ft. Olive wood Bedroom suite, almost new, 40 guineas; 12 Chests of Drawers, £2 10s. each; 2 Inlaid Sheraton design Cheval Glasses, £4 10s. each; and several other Bedroom Suites and Bedsteads, all to be sold without any reserve.

### THE DRAWING ROOMS

include a very fine Chesterfield suite, upholstered in silk, most elaborate, £25; another Chesterfield suite in silk tapestry, £12 15s.; Satinwood finish Drawing Room suite, £8 15s.; large size 6 ft. Chesterfield and 2 easy chairs to match, £15 15s.; a Satinwood finish Cabinet, 8 guineas; Vernis Marten Cabinet, 14 guineas; Buhl Cabinet, £12 10s.; very pretty Boudoir Suite, 4 guineas; another, 6 guineas; 6 Chesterfields with adjustable ends, covered in art tapestry, £3 10s. each; 10 easy chairs, 25s. each; 25 Occasional Chairs, 6s. 6d. each; Occasional tables, from 20s. each; Satinwood decorated centre table, £2 5s.; Satinwood decorated China Cabinet, 13 guineas; Satinwood decorated Overmantel, £3 5s.; Gilt Drawing Room suite, 14 guineas; an all brass Fender Suite, 4 guineas; 6 Gilt chairs, 15s. each; 3 Gilt Berger chairs, covered in silk, 10 guineas each; Baby Grand Piano, 40 guineas; pair 9 light Candelabra, 7 guineas; 3 gilt suites covered in French silk, £3 10s. each; Curio Table, 30s.; 6 White enamelled Overmantels, 18s. 6d. each; 4 Axminster carpets, with borders, about 11ft. by 14 ft., £7 10s. each; several other Axminster and Velvet Pile carpets; large quantity of Sheffield plate and silver; also table linen, bed linen, draperies, etc., etc.

All goods delivered Town or Country, free of charge, or can remain stored 12 months free of charge. All goods shipped for Abroad perfectly free. Country Buyers should call and inspect these goods, where they can be seen every day, from 9 till 8, with the exception of Saturdays, when we close at 1 o'clock, at

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Largest and most complete Depositories in the world.

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are the kind of men we want—men whose Special Knowledge or Special Aptitude fits them to occupy Responsible Positions in Technical, Clerical, Organising, or Travelling capacities. We have upon our list hundreds of positions carrying salaries of from £150 to £1,000 a year—but positions which can only be filled by really High-Grade Men. If you are such a man, write us to-day—or call.

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Of all Chemists and Stores, 1/1½ and 2/9.

Your Boots will cost You less if treated daily with "NUGGET" BOOT POLISH.

## RACING NOTES.

By W. LOTINGA.

*(Of* LOTINGA'S WEEKLY, *also "Larry Lynx" of* THE PEOPLE *and "Magpie" of* THE GLOBE.*)*

The important sport is at the week-end, Hurst Park and Liverpool clashing. In the north to-day (Wednesday), DIADUMENOS will win the Mersey Stakes, while I think the best handicapped in the Molyneux Plate are PRESTER JACK, who does so well here, and CIGAR—just the speedy little horse for this easy course. I like nothing better than

HAIR TRIGGER II.,

who must be backed EACH WAY in the Summer Cup.

At Hurst Park, the big two-year-old sweepstake may go to MA'OONA, while KING MALCOLM is worth sticking to in the Molesey Stakes; and whatever beats UNCLE PAT (and it may be CHELEKEN) will take the Vyner Handicap.

Saturday's Duchess of York Plate is on paper good for WHITE STAR, but the best thing of the meeting is POULETTE for the Hampton Court Stakes.

## CONTINENTAL SWEEPSTAKES.

### DIAMOND'S STEWARDS' CUP DRAW.

Upon invitation, I attended at Lucerne for the purpose of witnessing H. Diamond's Stewards' Cup Draw, which was carried out in every detail with scrupulous honesty and differed in no respect from that of the Derby Sweepstake which I witnessed in May last. The draw took place on July 16th, and I left the room with a full list of names of those who had drawn horses or consolation prizes. I should like to point out that one of the proofs of the genuineness of Diamond's draw is that results are published before the race—not after. Now just a word about Diamond's office work. Those people who have business with him can rest assured that no detail, however small, escapes his notice. Letters as they arrive are dealt with in a thorough, methodical manner. A system of card indices is used for all his subscribers, and on these cards (and each customer possesses one) is entered the smallest wish or complaint. Nothing is left to chance. Every person who disposes of a twenty-shilling book has a result sheet posted to him by registered letter some days before the race, and all money prizes are sent by registered letter.


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SPELLS
# CHARLES VILLIERS CHAPMAN

The man who has gained the confidence of the public by his straightforward methods, and whose terms are the most liberal and comprehensive of any Turf Accountant in Europe.

POINTS WHICH SET OUT A FEW VERY GOOD REASONS WHY YOU SHOULD ENTRUST YOUR COMMISSIONS TO ME:

1. £20,000 deposited at my bankers in ACTUAL CASH.
2. MY BUSINESS is run on purely commercial lines, as a Bank or any other Trading Institution, and the same care and attention is given to a small investor as to a heavy bettor.
3. My terms are NO LIMIT whatever on any race. The full price is paid win and place, and NO COMMISSION is charged.
4. Clients are allowed, by previous arrangement, PLACE BETTING or not at THEIR OWN OPTION when ODDS ARE BETTED ON the favourite.
5. Wires can be despatched UP TO THE TIME OF THE "OFF" from racecourses.
6. Clients are met FAIRLY on the question of TELEGRAPHIC ERRORS.
7. My motto is "PRIVACY" and all transactions are treated in the strictest confidence.
8. FULL MARKET PRICES at the TIME OF THE RECEIPT of instructions guaranteed.

BOOK NOW OPEN ON STEWARDS' CUP.

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**We know another!**

That is indicated by our great Pilot System of Winner-Finding. We want to send you the name of the horse FREE. It runs on Saturday and is almost CERTAIN TO WIN! Just send a Stamped Addressed Envelope, and SEND NOW.

**PILOT (Box D) 26, North Bar Without, BEVERLEY.**



THE
# TOTALISATOR,
LUCERNE, Switzerland,

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**£1,421 to 5/-**

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ST. LEGER now open. Tickets £/- each.

Terms free on application.

STANDARD.—Were it (The Totalisator) just an obscure concern, it would be my duty to ignore it.

EXPRESS.—Whatever the support given to it, the thing will be straight.

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**I, Thomas Henry Dey, of 40, Old Bond Street, London, W., beg to give Notice to all whom it may concern that it having come to my knowledge that statements are being circulated to the effect that I am financially or otherwise interested in certain Sporting Papers and businesses:**

I WISH TO DENY THE STATEMENTS in question and to publicly advertise the fact that I am not interested in any other businesses, undertaking or concern other than that carried on by me openly and publicly in my own name at 40, Old Bond Street aforesaid, with the exception of such public Companies in which I hold Shares or Debentures, the Registers of which Companies are open for inspection at Somerset House.

Dated the 13th day of July, 1912.

(Signed) THOMAS HENRY DEY,
40, OLD BOND STREET, W.



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**Whereas I, CHARLES VILLIERS CHAPMAN, carrying on business as a Turf Accountant at 24-26, Maddox Street, London, W., owner of "Lochgarry," "Nigger," "Captain Bell," "Victor de Wet," and other horses, have been and am continually being impersonated both in London and on racecourses: NOW I, THE SAID CHARLES VILLIERS CHAPMAN, beg to give notice to the public that I am in no way connected with any other business whatsoever at any other address than at 24-26, Maddox Street aforesaid.**

# "JOHN BULL'S" SPECIAL COMMISSIONER SUPERINTENDS STEWARDS' CUP DRAWING.

**NOTICE IS HEREBY GIVEN that, in accordance with the advertised conditions, the Stewards' Cup drawing was held on Tuesday, July 16th, 1912, and the following numbers were drawn:—**

| Name of Horse. | No. of ticket. | Purchaser's name and address. |
|---|---|---|
| Spanish Prince | B 047296 | G. Dunkerley, 211, Ridgeway Street, Manchester. |
| Jarnac II | B 009264 | Mrs. A. Ballard, 12, Wood Street, Kingston, Surrey. |
| Peggy Hyland | B. 078539 | Miss M. Morgan, Chine Hotel, Boscombe, Bournemouth. |
| Master Hopson | A 055594 | W. S. Copping, 26, Avenue Road, Westcliffe-on-Sea. |
| Polkerris | A 015152 | W. Hartley, Oxnoble, Bridgman Street, Bolton. |
| Quantock | B 069009 | J. Harwood, 49, Manor Grove, Richmond, Surrey. |
| Thaddeus | B 000185 | Mr. Packwhite, 17, Avenue Road, Southampton. |
| Bannockburn | B 020193 | W. Hancock, Senr., Sir C. Napier, Palfrey, Walsall. |
| Sanicle | B 066328 | G. Farthing, 1, Headingtons Cottages, Boyn Hill, Maidenhead. |
| St. Anton | A 032946 | G. Aitkin, 11, Walton St., Birkenhead. |
| Quorum | A 015161 | M. F. Waller, Bull's Head, Dartford, Kent. |
| Prester Jack | A 071611 | H. Brewin, 101, Winchester Av., Leicester. |
| Highwayside | B 018354 | H. Pearce, 68, Portway, West Ham, London, E. |
| Sunningdale | A 040796 | J. H. Dixon, Oval, Holme Church Lane, Beverley. |
| Lavolt | B 063742 | H. Ambrose, King Street, Cambridge. |
| Hall Cross | A 040961 | A. Upperton, 11, Albert Road, Southwick, Sussex. |
| Mediator | A 064490 | J. Valentine, 91, Park Road, Preston. |
| Blarney Stone | A 046341 | F. W. Broom, 36, Fore Street, Devonport. |
| Canonite | B 082710 | J. White, 100, Commercial Road, South Shields. |
| Beaurepaire | A 070131 | T.F. Moloney, Shearies Cross, Kilmallock. |
| Novelty III | B 057542 | E. G. Lovell, 14, Commercial Road, Newport, Mon. |
| Golden Rod | B 017856 | T. Phillips, 34, The Park, Treharris. |
| Great Surprise | A 033449 | H. Francis, 73, Mayfield Avenue, Dover. |
| Sunflower II | B 070147 | G. Dickens, 22, Boughton, near Northampton. |
| Wisty Law | A 047354 | R. Bradley, 18, Bradley Street, Burnley. |
| Bachelor's Tax | B 049915 | T. P. Lewis, 12, Oakwood Terrace, Crynant, Nr. Neath. |
| Borrow | B 029714 | F. Godfrey, Woodleigh, Chesterfield, Staffs. |
| Cataract | A 040597 | E. C. Caygill, 94, Bowling Old Lane, Bradford. |
| Absurd | B 060369 | T. Elsey, 39, King St., Gillingham, Kent. |
| Cigar | B 045771 | W. Hodge, 10 Drake Street, Lancaster Road, Enfield. |
| Braxted | A 085109 | M. Nicholson, 33, Imeary Street, Westoe, South Shields. |
| Serenader | B 024918 | G. Fuller, High St., Old Oxted, Surrey. |
| Tangaroa | B 075520 | C. Scout, 163, Congress Street, Cardiff. |
| Wise Symon | B 058520 | E. G. Bailey, Staff Sergt.-Major, 3rd Dragoon Guards, Hounslow, Middlx. |
| Jessica | A 007641 | Mr. Morrow, 49, Conran Street, Harpurhey, Manchester. |
| Grammont | B 025799 | F. C. Page, 124, Tollington Park, Finsbury Park. |
| Runnymede | B 080240 | J. Kaye, Bainthorpe, Crigglestone, Wakefield. |
| Aiglon | A 041022 | E. Ellett, 14, Brackenburgh Road, Louth, Lincs. |
| Flanders | B 019233 | T. Knight, 2, Glenbaroed Road, Trelewis' near Treharris. |
| Poor Boy | A 031652 | Bombr. Coakley, 40, Coy. R. G. A., The Castle, Dover, Kent. |
| Uncle Pat | B 002977 | W. Tremlett, Whiteley's Depot, Hillingdon Heath, near Uxbridge. |
| Matinee | A 002262 | S. E. Tims, Diamond Inn, Liverpool Road, Patricroft. |
| Silesia | B 047595 | Mr. Worsfold, Mole House, Leatherhead Surrey. |
| Short Grass | B 075364 | C. Gornall, 14, Butler Street, Blackpool. |
| Grayling IV | B 079874 | J. R. Harrison, 192, Strand Rd., Preston. |
| G. P. | A 041071 | T. Derman, 68, Warwick Street, Oxford. |
| Melody | B 042055 | A. Rinaldi, 7, Major Rd., Stratford, Essex. |
| Iron Mask II | B 011640 | W. Ross, 74, Montpelier Park, Edinburgh. |
| Feramorz | A 049939 | A. Watson, 6, Pendle Street, Skipton. |
| Bashti | B 051025 | W. Fosbury, Albemarle Hotel, Eastbourne. |
| Prince San | A 072108 | S. J. White, Exchange Court, 419, Strand, London, W.C. |
| Minchead | A 016244 | Miss Thompson, Downton Hall, Ludlow, Salop. |
| Ardigon | B 072341 | D. Samuel, Junr., Masons Arms, Pontnewynydd, Mon. |
| Castleton | B 071330 | J. Shuttleworth, 4, Cable St., Lancaster. |
| Zebre | A 061199 | J. Leech, Wellington Inn, New Bailey Street, Salford. |
| Mahsud | A 023241 | W. Griffiths, Maindy Hall, Ynyshir, Rhondda. |
| Reclame | B 083308 | B. Edwin, 28, Carfax, Horsham. |
| Sir Max | A 049039 | A. Safker, 4, Market Buildings, Maidstone. |

## THIS DECLARATION IS YOUR SAFEGUARD.

We, the undersigned, hereby declare that we were present at the drawing for the Union Jack Sweepstakes on the Stewards' Cup, held on July 16th, 1912. We further declare that we have no connection whatever with the business of Mr. H. Diamond, and that we are not related to him or to any of his employees. We were present at the drawing in order to protect the interests of subscribers, and in order to make it impossible for any person to have just cause for complaint. The method of drawing the numbers was as follows:—

A brass lottery wheel was used, containing 158 small metal tubes with screw tops. 58 of the tubes contained a typed slip, each bearing the name of a horse entered in the Stewards' Cup. The remaining 100 tubes each contained a typed slip, bearing the word "consolation." A larger wheel was also used, containing the numbers of the tickets which had been paid for. The slips in this wheel were folded, so that it was impossible for any one to see any name or number upon them. Both wheels were locked and turned for some time by ourselves. The first wheel was then unlocked, and one of the small metal tubes taken out. A numbered ticket was then taken from the second wheel. The tubes and numbers were drawn by two little Swiss girls, who handed the slips to one of us. As each slip was opened, the name of the horse was called out aloud, followed by the number of the ticket drawn from the second wheel, with the full name and address of the person who had purchased that ticket. After each number was drawn both wheels were locked and turned again. Previous to the drawing we carefully inspected both wheels, and satisfied ourselves that they were so constructed as to give each subscriber a fair and equal chance. The wheels themselves were supplied by the leading firm in France, and are identical with those used for the great State lotteries. The drawing itself was superintended by the Special Commissioner of JOHN BULL, and the other signatories to this declaration co-operated with him. Two of us wrote down the particulars as they were drawn, and they were again called out aloud in order to make any mistake impossible. The written sheets have been kept by ourselves so that they may afterwards be compared with the printed result sheet. Mr. H. Diamond and his employees were present, but they took no part whatever in the drawing. The whole business was conducted by ourselves, and we are all firmly of the opinion that it was absolutely impossible for any unfairness to have taken place.

Signed at Lucerne on Tuesday, July 16th, 1912.

*"Special Commissioner," representing* JOHN BULL, *London.*

*T. G. Harrison, Croft House, Bootle-in-Cumberland.*

*Amy C. Harrison (Mrs.), Croft House, Bootle-in-Cumberland.*

*E. Foreman, 3, Church Place, Snodland, Kent.*

*A. Whitehorn, 38, Dutton Lane, Eastleigh, Hants.*

The ticket drawing the winner of the Stewards' Cup will take the first prize of £500. The money will be paid in the form of a Bank of England note for £500, and the number of the note is R/2 51957. The ticket which draws the second horse in the Stewards' Cup will receive the second prize of £100. The money will be paid in the form of a Bank of England note for £100, and the number of the note is O/10 65307. The ticket which draws the third horse in the Stewards' Cup will receive the third prize of £50. The money will be paid in the form of a Bank of England note for £50, and the number of the note is N/12 43429. The holder of the tickets which draw horses that run fourth in the Stewards' Cup, fifth, sixth, seventh, and eighth, will each be entitled free of all charge to a week's holiday in Switzerland. In addition to having all their expenses paid, they will each receive a £5 note. The holder of each ticket which draws a starter in the Stewards' Cup will receive a Bank of England note for £5. The holder of each ticket which draws a non-starter in the Stewards' Cup will receive Postal Orders value £2. One hundred other numbers were also drawn, and the holders of these will each receive a £1 consolation award.

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